

Business and Information Technology Framework

The intent of this framework is to provide direction for a comprehensive business education program.

To develop and deliver a quality program, a teacher needs to combine the information from this guide with other resources. A strong instructional program includes a variety of teaching methods.

Focus Areas, Content, and Concepts

The framework is organized into four Focus Areas. Each **Focus Area** is a set of interrelated content. These Focus Areas include:

- Business Foundations
- Financial Education
- Information Systems
- Management Principles

Regardless of the size of school district, a quality business program should offer courses drawing from all four Focus Areas. Each Focus Area contains **Content** aligned with national, state, and academic standards.

To provide flexibility for local school districts, a course can be designed that incorporates Concepts from multiple Focus Areas. For example, a course in International Business is not necessarily limited to using only those Concepts from the Management Principles Focus Area. It may contain Concepts that come from any of the four Focus Areas.

Discipline: Business and Information Technology			
Focus: Business Foundations	Focus: Financial	Focus: Information Systems	Focus: Management
Content Area: Career Development	Content Area: Accounting	Content Area: Information Technology	Content Area: Business Law
Content Area: Communication	Content Area: Economics		Content Area: Entrepreneurship
Content Area: Computation	Content Area: Personal Finance		Content Area: International Business
			Content Area: Principles of Management
			Content Area: Marketing

Summary of Business and Information Technology Curriculum Framework

FOCUS: BUSINESS FOUNDATIONS	
Content Area: Career Development	
<p>Concepts: Self-Awareness; Career Awareness and Research; Career Interaction; Career Strategy; Employment Transition and Outlook; Job Acquisition; Lifelong Learning; School to Work Transition; Workplace Expectations</p>	<p>Sample Course Titles: Jobology; Exploring Business & Marketing Careers; Business Seminar; Employability Skills; Field Experience; Business Concepts; Career Preparation; Occupational Experience; Introduction to Business; Career Management; Advanced Career Placement (COOP); Business Foundations; Portfolio Preparation; Business Skill Standards; Work, Achievement; Value and Education; Business Internship; Job Search Preparation; Business Occupations; Business Occupations Trends and Issues</p>
Content Area: Communication	
<p>Concepts: Communication Foundations; Communication Strategies; Discussion; Employment Communication; Intercultural Communication; Organizational Communication; Presentation (Oral) Communication; Problem Resolution & Negotiation; Technical Reading and Writing; Technological Communication; Written Communication</p>	<p>Sample Course Titles: Business and Electronic Communications; Business English; Digital Communication Systems; Yearbook Publications; Networking and Communications; Communication Design; English for the 21st Century; Business Communication Planning & the Internet; Notetaking/SuperWrite; Business Communications</p>
Content Area: Computation	
<p>Concepts: Mathematical Operations; International Measurement; Statistics; Problem Solving; Probability; Charts & Graphs</p>	<p>Sample Course Titles: Business Math; Business Statistics; Everyday Math; Consumer Business Math</p>

Summary of Business and Information Technology Curriculum Framework (continued)

FOCUS: FINANCE	
Content Area: Accounting	
Concepts: Career Development; Communication; Computation; Accounting Principles and Cycle; Valuation of Assets, Liabilities, and Equity; Types of Businesses; Payroll; Taxation; Cost Accounting; Financial Planning and Budgeting; Technology; Partnerships	Sample Course Titles: Accounting I; Accounting II; Accounting Principles; Advanced Accounting; Automated Accounting; Computerized Accounting; Financial Accounting
Content Area: Economics	
Concepts: Career Development; Communication; Computation; Ethics; Economic Questions; Market Structures; Economic Cycle and Systems; Value of Money; Economic Indicators; Monetary and Fiscal Policy; Current Issues	Sample Course Titles: Business Economics; Economics; Economic Systems; Free Enterprise; Macroeconomics; Microeconomics; Principles of Economics
Content Area: Personal Finance	
Concepts: Career Development; Communication; Computation; Income; Consumerism; Money Management; Role of Financial Institutions; Investment Strategies; Credit Management; Risk Management; Tax Management; Information Technology	Sample Course Titles: Personal Finance; Practical Record Keeping Applications; Banking and Finance; Money & Banking; Money Management; Managing Your Financial Life; Consumer Decisions; Consumer Finance; Dollars & Sense; Financial Literacy; Financial Records Management; Money Smarts

FOCUS: INFORMATION SYSTEMS	
Content Area: Information Technology	
Concepts: Information Technology; Operating Systems; Emerging Technologies; Software Choice; Hardware Issues; Input Technologies; Word Processing; Presentation Software; Desktop Publishing; Spreadsheets; Data Management; Web Design; Image Editing; Multimedia Tools; Networking; Programming; Tech Support; Risk Management; Technology Ethics; Telecommunications; Technology Resources; Career Exploration; Communication; Computation	Sample Course Titles: Keyboarding Seminar (under 25 wpm); Adaptive Keyboarding; Technology Academy; Exploring Business Technologies; PC Maintenance; Computer Competency; Computer Certification; Information Processing; Advanced Computer Applications; Desktop Publishing; Advanced Desktop Publishing; Techno Tools and the Internet; WebPage Design & Management; Web Publishing; Advanced Web Publishing; Multimedia Presentations; Multimedia & Technology; Computer Animation; Computer Graphics; Advanced Computer Graphics/Video Editing; Networking; Project Management; E- Commerce; Computer Assisted Transcription; Introduction to Speech Recognition; Computer Input Devices; C++; Visual Basic Programming; JAVA; COBOL; A+ Computer Systems and Maintenance; Basic; Computer Science

Summary of Business and Information Technology Curriculum Framework (continued)

FOCUS: MANAGEMENT	
Content Area: Business Law	
Concepts: Legal Systems; Contract Law; Agency and Employment; Business Organization; Commercial Paper; Property Law; Criminal/Civil Law; Environmental Law; Personal Law (or Domestic Law); Computer Law; Ethics and the Law; Career Development; Communication; Computation	Sample Course Titles: Business Law; Business and Personal Law; Street Law; Principles of Law; You and the Law; Personal Law
Content Area: Entrepreneurship	
Concepts: Business Types and Organizations; Characteristics and Skills; Financing and Accounting Records; Marketing; Promotion; Management; Technology and E-Commerce; Government and Legal Issues; Global Markets; Business Plan; Career Development; Communication; Computation	Sample Course Titles: Small Business/Entrepreneurship; Entrepreneurship – Exploring Your Own Potential; Successful Small Business Techniques; Risky Business – Start Your Own Business; Small Business Development and Planning; School Store; Business Enterprise; Exploring the World of Business; General Business; Introduction to Business
Content Area: International Business	
Concepts: Foundations of International Business; Global Business Environment; Global Business Ethics; International Negotiations; E-Commerce; Organizational Structures; Trade Relations; International Management; International Marketing; International Finance; Career Development; Communication; Computation	Sample Course Titles: International Business & Marketing; International Business; Global Business; Business in Our Global Economy; International Trade
Content Area: Principles of Management	
Concepts: Business Organization; Management Functions; Management Theories; Ethics and Social Responsibility; Human Resource Management; Organized Labor; Operations Management; Financial Decision Making; Global Perspective; Industry Analysis; Technology and Information Management; Career Development; Communication; Computation	Sample Course Titles: School Store Operation; Business Management and Applications; Business Concepts; Business Management; Business Organization and Management; Records Management; Business Procedures; Technical Skills in Business; Management Principles and Procedures; Introduction to Business; General Business; Managing a Business; Small Business for Teens
Content Area: Marketing	
Concepts: Management and Entrepreneurship; Customer Service; Economics; Foundations of Marketing; Ethics; Marketing Research; Technology Integration; Competition; Marketing Planning; Financing; Career Development; Communication; Computation	Sample Course Titles: Marketing Principles; Sports Marketing; Sports & Entertainment Marketing; Fashion Merchandising; Business and Marketing; Introduction to Marketing; Marketing Fundamentals; Sales and Advertising; Introduction to Business Enterprise; Advertising, Promotion, & E-Commerce

Business Foundations

The Business Foundation strand focuses on skills every person needs to be a functional member of the work force. Fundamental to any effective business education program is instruction in oral and written communication and the application of appropriate technological tools to communicate, computation skills, and the exploration of careers.

As business continues to evolve on a global scale, business educators must integrate international and technological communication to prepare students for modern careers. Computation skills require more than just skills needed to make quantitative and precise calculations. Modern business students need to develop the ability to solve mathematical problems, analyze and interpret data, and apply sound decision making skills. Finally, profound business and economic changes have placed increasing importance on lifelong learning and the ability to adapt to the changing job market. A sound business program prepares students to make wise career transitions and continuously learn new skills.

Communication Content Area Trends

- Cell Phones
- Web Conferencing
- Email Etiquette

Computation Content Area Trends

- PDAs
- Graphing Calculators

Careers Content Area Trends

- Wisconsin Career Assessment
- Wisconsin Education for Employment Plan
- Job shadowing
- Career exploration
- Wisconsin Skill Standards Cooperative Education Program

Content Area: Career Development

Discipline: Business and Information Technology
Focus: Business Foundations

C-6

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Self-Awareness: Assess personal skills, abilities, strengths and weaknesses, interests and aptitudes related to career development.	Section I	K.8.1, K.8.2, K.8.3, K.8.4, K.12.1, K.12.2, K.BS.1	
Career Awareness and Research: Use career resources to explore a variety of domestic and global occupational opportunities including qualifications, outlook, trends, education requirements, salary, etc.	Section II	K.8.8, K.8.9, K.12.6, K.12.14	LA C.8.1
Career Interaction: Participate in community service activities, as well as extracurricular opportunities, and describe how skills and attitudes learned can affect success on the job.	Section III - A Section V - A	K.12.9, K.12.10, K.BS.9	
Career Strategy: Utilize assessments to relate personal characteristics and interests to school and career opportunities; build a set of realistic personal and professional goals and create an individual career plan.	Section IV	K.8.6, K.8.7, K.12.1, K.12.4, K.12.7, K.BS.5	
Employment Transitions and Outlook: Explore transferable competencies and skills related to career options; examine effects of job changes and employment trends.	Section III - E	K.8.4, K.12.6, K.12.14, K.BS.3	
Job Acquisition: Develop appropriate employment documents (letter of application, resume, etc.) and participate in an interview process.	Section V - B, C Communication Section IV	K.12.12, K.12.13, A.BS.13	
Lifelong Learning: Compare and contrast formal and informal learning experiences and the discuss the importance of lifelong learning for career success.	Section III - E	K.8.11, K.12.5, K.12.8, K.BS.6	
School to Work Transition: Participate in a work-based learning experience (job shadowing, mentoring, internships, cooperative education experiences, or volunteer experiences).	Section V - A	K.12.9, K.12.10, K.BS.9	
Workplace Expectations: Discuss employer expectations, professional image, workplace ethics, and the effects of positive and negative attitudes in the workplace.	Section III Communication Section II - A	K.8.11, K.8.12, K.8.13, K.12.11, J.BS.5, J.BS.7, J.BS.9	

Sample Course

Content Area: Career Development

TITLE: Career Survey (Business Procedures/Employability Skills)		
DESCRIPTION: This course is designed to prepare the student for successful employment in any position. Topics covered include careers, setting goals, your skills and attributes, employment forms and preparation, payroll and benefits, tax preparation, work attitudes, and communication skills.		
CONCEPTS COVERED	ASSESSMENTS/ ACTIVITIES	WI STANDARDS
Unit 1 Exploring Career Opportunities <ul style="list-style-type: none"> • Explain why people work? • Identify keys to workplace success. • Explain how the global economy makes businesses more competitive. • List your promotable abilities and determine the best method to communicate those traits. • Identify appropriate training to accomplish career goals. • Evaluate various career clusters identifying values, responsibilities, environment, hours, training, benefits, abilities, outlook, and aptitudes. • Describe employment trends in the workplace. • Identify the dangers of limiting your career opportunities to only those you have heard about or trained for. • Explain the consequences that may result from settling on a career that conflicts with your values. 	<ul style="list-style-type: none"> • MBTI assessment • Venn Diagram • Holland Code • Oral presentation • Written presentation • Community service • Interest inventories • Exploratory interview • Internet research • Exams 	Business: K.12.1, K.12.2, K.12.3, K.12.6, K.12.8, K.12.10, K.12.11, K.12.14
Unit 2 Managing Your Career <ul style="list-style-type: none"> • Explain the purpose of a resume and cover letter. • Identify and interpret the necessary sections of a resume. • Explain the purpose of a job application. • Describe the elements of an individual career plan. • Demonstrate appropriate skills in a job interview. • Explain the significance of EEO laws. • Describe the steps to secure a work permit. • Explain why employers hire people based on networking feedback. • Describe why employers give applicants skill test prior to employment. • Identify and explain key traits you would look for in a potential employee. • Explain and demonstrate techniques on how to separate yourself from other candidates in an interview. • Summarize the importance of body language during an interview. 	<ul style="list-style-type: none"> • Create a resume • Create a cover letter • Complete job applications appropriately • Create a thank you letter • Participate in mock interviews • Develop a career portfolio • Oral presentation • Written presentation 	Business: K.12.4, K.12.5, K.12.6, K.12.7, K.12.9, K.12.12, K.12.13, K.12.14, K.12.15

Sample Course (continued)

Content Area: Career Development

TITLE: Career Survey (Business Procedures/Employability Skills)

CONCEPTS COVERED	ASSESSMENTS/ ACTIVITIES	WI STANDARDS
Unit 3 Payroll and Taxes <ul style="list-style-type: none">• Evaluate different ways to be paid• Identify benefits provided during employment• Explore deductions• Demonstrate preparation of income tax form 1040EZ.• Identify and use forms W-2 and 1099-INT to prepare an income tax return.• Demonstrate preparation of a sample W-4 form.	<ul style="list-style-type: none">• Prepare form 1040EZ• Written unit project• Written unit exam	Business: C.12.8, C.12.6, C.8.4 Math: B.4.5

Content Area: Communication

Discipline: Business and Information Technology
Focus: Business Foundations

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Communication Foundations: Identify components of the communication process, including barriers and strategies for overcoming barriers in varied situations.	Section I	A.8.11, A.8.12, A.12.5, A.12.11	LA C.12.13, LA C.8.2
Communication Strategies: Communicate, verbally and nonverbally, in a clear, courteous, and correct manner to present a positive self image, both personally and professionally.	Section II	A.8.9, A.12.8, A.12.9, A.BS.8	LA C.8.3, LA D.12.2, LA C.12.3, LA E.12.4
Discussion: Use communication skills to assume leadership and participant roles in group discussions for various outcomes.	Section I--D Section II--B Section V--C	A.12.5, A.12.6	LA C.12.13
Employment Communication: Integrate proper communication strategies to compose, format, and edit employment correspondence (resumes, cover letters, etc.) and participate in interview sessions in the pursuit of employment.	Section IV	K.12.12, K.12.13, A.BS.13	
Intercultural Communication: Develop an awareness of the language and varying customs required for effective, sensitive communication with diverse populations.	Section I--A Level 3-4	A.8.10, A.12.11, A.12.12, G.8.3, G.12.6, G.BS.11	LA C.8.1, LA D.8.2, SS E.4.14
Organizational Communication: Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics to communicate effectively with business and personal audiences.	Section V	A.12.5, A.12.12, A.12.19, A.12.20, A.BS.11	LA C.12.13
Presentation (Oral) Communication: Research, compose, and orally present information for a variety of situations utilizing appropriate technology and presentation techniques.	Section I--A	A.BS.5	LA C.12.1, LA E.12.3
Problem Resolution & Negotiation: Apply the negotiation strategies (roles, behaviors, and process) for effective problem resolution.	Section IV--A	A.12.12, A.12.13, A.BS.10	
Technical Reading and Writing: Follow and interpret directions, graphs, charts and diagrams. Develop communications using appropriate directions, graphs, charts, and diagrams for diverse audiences.	Section I--B	A.8.5, A.12.1, A.12.2, A.12.3, A.BS.1, A.BS.3	LA B.12.1, LA B.12.2, LA B.12.3, LA E.12.1, LA F.12.1, LA F.1.1
Technological Communication: Use technology to enhance the effectiveness of communication, identifying appropriate and non-biased resources. Utilize emerging technologies in the communication process.	Section III	A.12.1, B.8.12, B.12.1,	LA B.12.1, LA F.12.1, F.8.1
Written Communication: Use a variety of references and resources (electronic and printed) for the purpose of writing business and personal documents; including properly developed reference citations.	Section I--C	A.8.1, A.8.2, A.8.3, A.12.1	LA B.8.1, LA B.8.2, LA F.8.1, LA B.12.1, LA F.12.1

Sample Course
Content Area: Communication

TITLE: Communication for Business		
DESCRIPTION: Communication for Business is a course which will benefit those going to the technical college, university, or the work-force. Its primary goals is to explore applied communications and to show the relevance of reading, writing, speaking, presenting, and listening in workplace situations. Projects, cooperative learning, computers and the Internet will be utilized during this class.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 1 Communication Basics <ul style="list-style-type: none"> Define communications at work Use proofreader's marks Demonstrate speaking and listening behaviors Write memos, letters, and notes in multiple formats to express, inform, request, and instruct Work as part of a team Describe elements of effective customer service 	<ul style="list-style-type: none"> Correct reports using proofreader's marks Plan a message Student records telephone announcement Student answers "live" calls Take accurate messages Visit a bank Stockbroker speaker Compare cash/credit purchases Create computerized spreadsheet for a stock portfolio, personal budget, etc. Role play customer service scenarios 	Business: A.4.1, A.12.1, A.12.7, A.12.8, A.12.10, A.12.19, A.BS.11, J.12.6, J.12.7, J.BS.4, J.BS.5, J.BS.11 Language Arts: B.4.3, B.12.1, F.12.1, F.8.1, C.12.2, C.12.3
Unit 2 Written Communications <ul style="list-style-type: none"> Write memos, letters, and notes in multiple formats to express, inform, request, and instruct Write instructions as commands Complete forms accurately and legibly Write persuasive messages 	<ul style="list-style-type: none"> Complete a literary analysis Respond appropriately to business correspondence Produce a 5-7 minute instructional video Student creates written instructions on how to use a new product Create a useable form 	Business: A.12.2, A.12.3, A.12.4, A.12.17 A.BS.3 Language Arts: B.12.1, B.12.2, B.12.3, E.12.1, F.12.1
Unit 3 Career Communications <ul style="list-style-type: none"> Explain the purpose of a resume and cover letter. Identify and interpret the necessary sections of a resume. Explain the purpose of a job application. Demonstrate appropriate skills in a job interview. Summarize the importance of body language during an interview. Participate in part of a discussion. Demonstrate effective strategies for communicating on the job 	<ul style="list-style-type: none"> Create a resume Create a cover letter Complete job applications appropriately Create a thank you letter Participate in mock interviews Develop a career portfolio Role playing "rough" situations on the job 	Business: A.12.5, A.12.6, A.12.14, A.12.15, A.12.16, A.BS.13, A.BS.14, J.12.5, K.12.4, K.12.9, K.12.12, K.12.13 Language Arts: C.12.13, C.8.3, C.12.3

Sample Course (continued)
Content Area: Communication

TITLE: Communication for Business

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 4 Professional Presentations/Oral Communications <ul style="list-style-type: none"> Analyze speeches/presentations according to verbal skills, organization and development Influence the audience with an attention getting introduction to a speech Create and balance the use of visual aides in a presentation Demonstrate the use of facial expressions, eye contact, and body language that is appropriate in a business setting Create a multimedia presentation for use in a class presentation 	<ul style="list-style-type: none"> Evaluate yourself as a speaker Deliver a speech on an acceptable topic Play "Catch Phrase" Visual Aide Grab Bag (student chooses an item and has to produce a "mini-speech" where the item could be used) Develop PowerPoint presentations Conduct an interview to get information 	Business: J.BS.2, A.BS.5, A.BS.8, A.BS.12 Language Arts: C.12.1, E.12.3, C.12.3, E.12.4

Content Area: Computation

Discipline: Business and Information Technology
Focus: Business Foundations

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Mathematical Operations: Applies basic mathematical operations to solve business problems.	Section I	C.8.4	M A.12.1, M A.12.3, M E.12.1
International Measurement: Use international standards of measurement when solving business problems.	Section IV		M D.8.2
Statistics: Analyze and interpret data using common statistical procedures including charts, tables, and graphs.	Section V	C.12.5	M B.4.5, M B.8.1,
Problem Solving: Solve problems involving whole numbers, decimals, fractions, percents, ratios, etc.	Section VI		M B.8.3, M B.8.7
Probability: Applies basic concepts of probability in business situations.	Section V		M E.12.1
Charts & Graphs: Applies graphical modeling to business problems.	Section V	C.12.5	M B.4.5, M E.2.1, M E.8.4

Sample Course
Content Area: Computation

TITLE: Business Math		
DESCRIPTION: Business Math is a one year course that emphasizes a skills based curriculum. This course will cover everyday uses of mathematics and mathematical thinking. Topics include making and saving money, checking accounts, interest and credit cards, measurement, unit pricing, tax preparation, budgeting, and the stock market. Included in the course is an intense review of the arithmetic skills needed to succeed in the business world.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 1 Personal Financial Affairs <ul style="list-style-type: none"> Understands the functions of common banking services Understands basic functions of the stock market Computes rates of return for various instruments and compare and make decisions Calculates the amount, compound interest, and present value for a simple savings plan Calculates earnings per share for stocks and mutual funds Determines periodic payment, interest, and total amount required for a loan Calculates yield on a bond Create a personal budget 	<ul style="list-style-type: none"> Maintain a checkbook Reconcile a bank statement Read stock/bond tables Develop a savings plan Prepare simple amortization table Visit a bank Stockbroker speaker Compare cash/credit purchases Create computerized spreadsheet for a stock portfolio, personal budget, etc. 	Business: C.8.3, C.12.1, C.12.2, C.12.3, C.12.4, C.12.6, C.12.9, C.BS.2, C.BS.7 Math: D.12.3, B.4.5
Unit 2 Payroll <ul style="list-style-type: none"> Maintains payroll register and individual earnings record Calculate gross and net earnings Explore deductions Demonstrate preparation of income tax form 1040EZ. Identify and use forms W-2 and 1099-INT to prepare an income tax return. Demonstrate preparation of a sample W-4 form. 	<ul style="list-style-type: none"> Calculate payroll taxes Create a complete paycheck Calculate payroll for a given business Prepare a W-2 form Prepare a W-4 form Prepare a 1040EZ form Create computerized spreadsheet for a payroll and taxes 	Business: C.12.8, C.BS.5, C.BS.7
Unit 3 Pricing <ul style="list-style-type: none"> Describe various pricing strategies Calculate total purchase price Calculate net business purchase with discounts Determine dollar amount of cost, markup, and sales prices Calculate total sales and sales tax for a sales transaction Determine net sales Calculate profit and loss 	<ul style="list-style-type: none"> Shopping trip School store application Develop a sale promotion and determine appropriate sales pricing Written unit exam Create computerized spreadsheet for a net income or loss 	Business: C.8.1, C.8.2, C.BS.6, C.BS.7 Math: C.8.5
Sample Course (continued)		

Sample Course (continued)
Content Area: Computation

TITLE: Business Math

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI BUSINESS STANDARDS
Unit 4 Inventory <ul style="list-style-type: none"> • Apply basic inventory management skills • Conduct market research for a product and analyze results • Use a variety of forecasting methods to predict trends • Calculate inventory based on previous inventory, receipts, and issues • Determine inventory valuation according to different plans (LIFO, FIFO, etc) 	<ul style="list-style-type: none"> • School store application • Practice assignments using business planning tools • Inventory management scenarios • Written Unit Exam 	

Financial Focus

Financial education is vital for individuals to meet their personal goals, businesses to maintain profitability, and nations to maintain economic security. A byproduct of any business activity is the creation of financial data. Developing skills in effective financial management and decision making are at the heart of any financial education program. To meet the needs of individuals, businesses, and the nation, focus areas in a well-designed business and information technology curriculum include personal finance, accounting, and economics. Infusion of technology enhances interpretation of financial data as well as assures that students are developing essential software skills.

Below are listed each of the Content Areas under the Financial Focus and current trends for each.

Accounting Content Area Trends

- The study of accounting should include research into the variety of careers involving accounting as well as the variety of careers within the field of accounting
- The study of accounting should emphasize both the “preparer” as well as the “user” approaches. Students should receive a solid foundation in the preparation of financial records (bookkeeping) but should also receive an equal or greater amount of training in the interpretation of financial data for budgeting and forecasting purposes (accounting).
- The computer plays a vital role in the field of accounting. Teachers should include software applications at all levels of accounting study. Industry-standard software should be used (Excel, Peachtree, and QuickBooks).
- Accounting instruction should contain an emphasis on ethics.
- Classroom teachers are urged to form an ongoing partnership with a local CPA firm. The partnership should involve the accounting professional making regular visits to the classroom.
- As with other areas of education, there is an increased emphasis on rubrics-based assessment in accounting education.

Economics Content Area Trends

- Scandals in major US corporations have brought a renewed emphasis on ethics in business.
- [Morgan Stanley](#) estimates the number of US jobs outsourced to India will double to about 150 000 in the next three years. Analysts predict as many as two million US white-collar jobs such as programmers, software engineers and applications designers will shift to low cost centers by 2014 [Reuters News Service, 24 December 2003]
- Gas prices are causing financial burdens to companies and businesses. “The EIA said gasoline demand will set a record in 2004” [Reuters News Service, 22 March 2004]
- With the collapse of the Stock Market after the Dot.com crash and 9/11 the Federal Reserve system has been very active with monetary policy.
- Technology is causing changes in the economy. The Census Bureau of the Department of Commerce announced that the estimate of U.S. retail e-commerce sales for the fourth quarter of 2003, not adjusted for seasonal, holiday, and trading-day differences, was \$17.2 billion, an increase of 25.1 percent ($\pm 4.2\%$) from the fourth quarter of 2002.

Personal Finance Content Area Trends

As a result of pre-approval and free offers, the average college undergraduate possesses three credit cards with a balance totaling more than \$2,500 (Nellie Mae Corporation). Nearly 50 percent of adults make only the minimum payment on their credit card balance each month (Ladies Home Journal, March 2004). Financial institutions are raising their service charges for insufficient funds or checking account reconciliation. The life expectancy for adults continues to increase, and often seniors are financially unprepared to maintain their lifestyle or take on the burden of long-term care.

From the Governor's taskforce on financial literacy to the offer of free money management software from Microsoft, indicators continue to point out the need for a structured program of financial literacy. The volatility of the stock market and the loss of pension monies resulting from improper fund management remind citizens of the need for planning for the future. According to the Federal Reserve, consumer debt rose to more than \$1.5 trillion at the dawn of the new millennium. The Jump\$tart Coalition determined that the majority of today's seniors lack the necessary skills for money management and is committed to providing curriculum and materials for personal finance instruction. The Consumer Bankers' Association also has provided bank-sponsored financial literacy programs.

Content Area: Accounting

Discipline: Business and Information Technology
Focus: Financial

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Career Development: Explores and evaluates positions and career paths in accounting and how accounting relates to other careers.	Career Development: II.A, II.B	H.12.3, K.12.1, K.12.2, K.12.3, K.12.4, K.12.5, K.12.6, K.12.7, K.12.8, K.12.11, K.12.14, K.4.1, K.4.4, K.8.1, K.8.2, K.8.3, K.8.4, K.8.5, K.8.6, K.8.7, K.8.8, K.8.9, K.8.10, K.8.11, K.BS.1, K.BS.2, K.BS.3, K.BS.4, K.BS.5, K.BS.6, K.BS.7, K.BS.8,	
Communication: Demonstrate effective communication skills as they apply to accounting.	Communication: I.A, I.B, I.C, I.D, III	A.4.1, A.4.2, A.4.8, A.4.10, A.4.11, A.8.1, A.8.8, A.12.2, A.BS.1, A.BS.2, A.BS.3, J.BS.4	LA.B.4.2 LA.B.4.3 LA.B.8.1 LA.B.8.2 LA.B.12.1 LA.B.12.2 LA.B.12.3 LA.C.4.2 LA.C.8.3
Computation: Utilize computation skills to analyze accounting-related situations.	Computation: I, II, III, IV, V, VI	C.4.3, C.4.4, C.8.1, C.8.4, C.12.1, C.12.2, C.12.4, C.12.5, C.BS.2	M.B.4.5 M.D.12.3 M.F.12.2
Accounting Principles and Cycle: Explain generally accepted accounting principles, and demonstrate the steps of the accounting cycle.	Accounting: I, II.A, II.B, II.C, III.A, III.B, IV.A, IV.D.	C.12.9, D.12.1, E.8.9, E.8.11	

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Valuation of Assets: Classify and determine the value of asset accounts.	Accounting: I, II.A, IV.A		
Valuation of Liabilities: Classify and determine the value of liability accounts.	Accounting: I, II.B, IV.A	E.8.6	
Valuation of Equity: Associate equity accounts with the different forms of ownership (sole proprietorship, partnership, corporation, not-for-profit, and government), and determine the value of the accounts.	Accounting: I, II.C, IV.A	E.8.6 E.12.7	
Types of Businesses: Compare and contrast types of businesses (service, merchandising, manufacturing, not-for-profit, and government).	Accounting: IV.A	E.8.7	
Financial Statements: Prepare and analyze financial statements.	Accounting: I, II.A, II.B, II.C, III.A, III.B, IV.A, IV.B, IV.C, IV.D	C.12.9, C.BS.1, C.BS.3, C.BS.4, E.4.2, E.8.4, E.8.8, E.12.9, E.12.11, E.BS.3, E.BS.6, E.BS.7	
Payroll: Apply accounting principles to payroll applications.	Accounting: IV.A,	C.BS.5	
Taxation: Compare and contrast personal and business taxation.	Accounting: IV.A	C.12.8	
Cost Accounting: Apply accounting principles to manufacturing applications.	Accounting: II.A, III.B, IV.C, IV.D	C.BS.6, D.4.3, D.8.2, E.8.3, E.8.4, E.8.5,	SS.D.4.4 SS.D.8.2
Financial Planning and Budgeting: Evaluate organizational data to forecast and plan for the future.	Accounting: III.A, V.A, V.B	C.BS.4, D.12.1, D.12.2, D.BS.2, D.BS.4, D.BS.5, H.8.1, H.8.2, H.8.3, H.BS.1	SS.D.8.6

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Technology: Use technology to create and manipulate financial data.	Accounting: I, II.A, II.B, II.C, III.A, IV.A, V.A, V.B; Computation: I, II, III, IV, V, VI	B.4.2, B.4.3, B.4.5, B.4.6, B.4.7, B.4.8, B.4.10, B.4.11, B.8.2, B.8.3, B.8.4, B.8.6, B.8.7, B.8.8, B.8.9, B.8.10, B.8.11, B.8.12, B.12.1, B.12.3, B.12.6, B.12.10, B.12.11, B.12.12, B.12.17, B.12.21, B.BS.3, B.BS.4, B.BS.5, B.BS.11, B.BS.12, B.BS.13, B.BS.14, B.BS.16, C.12.6, C.BS.7	LA.B.4.1 LA.B.4.2 LA.E.4.1 LA.E.4.3 LA.E.4.5 LA.F.4.1
Partnerships: Incorporate the resources of a local accounting firm.	Career Development: II.A, II.B, III.A, III.B, III.C, III.D, IV.A, IV.B, V.A, V.B, V.C, VI.A, VI.B	A.8.16, K.BS.6 K.BS.7, K.BS.8	

Sample Course
Content Area: Accounting

TITLE: Accounting (Beginning and Advanced Levels)		
DESCRIPTION: Processing financial data and planning for the future are at the heart of all business activity. Business workers need to have an understanding of accounting to better manage their companies' resources. Individuals need to have an understanding of accounting to make wise decisions as consumers and citizens. In the study of accounting, students will learn about accounting as a career and how accounting relates to other business careers; learn how to prepare accounting records according to generally accepted accounting principles and the accounting cycle; determine the value of accounts; maintain checking accounts; prepare payroll records; prepare tax forms; prepare financial statements for a variety of ownership models as well as types of businesses; analyze financial information; plan and budget for future operation; and witness the vital role that financial software plays in all phases of accounting.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 1 Accounting and Careers <u>Beginning and Advanced Competencies:</u> <ul style="list-style-type: none"> Define the role of accounting in a business organization. Compare and contrast accounting "preparers" and "users." Describe various public and private accounting-related employment options. Describe the requirements necessary for earning industry certification (e.g., CPA, CMA, etc.). 	<u>Beginning and Advanced Activities and Assessments:</u> <ul style="list-style-type: none"> Host a guest speaker in the classroom. (This should occur frequently throughout all of accounting instruction.) Take a field trip to a local accounting firm. Compare and contrast with a field trip to the accounting department of a local business. Review accounting-related employment options in the Occupational Outlook Handbook. Review the local want ads for accounting-related job openings. Visit the Wisconsin Institute of Certified Public Accountants website. Review college and university handbooks to determine the accounting-related requirements for earning a bachelors degree in accounting and other business majors. Compare and contrast the requirements for earning industry certification in Wisconsin as well as other areas of the U. S. Discuss ethics as related to business careers. Write a paper on any of the topics generated by the activities listed above. Additionally, a student interested in accounting as a career may write a reflection on how his/her personal skills and aptitudes relate to those skills and aptitudes necessary for employment in an accounting career. 	Business: A.8.16, H.12.3, K.4.1, K.4.4, K.8.1, K.8.2, K.8.3, K.8.4, K.8.5, K.8.6, K.8.7, K.8.8, K.8.9, K.8.10, K.8.11, K.12.1, K.12.2, K.12.3, K.12.4, K.12.5, K.12.6, K.12.7, K.12.8, K.12.11, K.12.14, K.BS.1, K.BS.2, K.BS.3, K.BS.4, K.BS.5, K.BS.6, K.BS.7, K.BS.8

Sample Course (continued) Content Area: Accounting TITLE: Accounting (Beginning and Advanced Levels)		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 2 The Accounting Cycle <u>Beginning and Advanced Competencies:</u> <ul style="list-style-type: none"> • Explain the need for generally accepted accounting principles. • Apply the concepts of the basic accounting equation in analyzing transactions. • Complete the various steps of the accounting cycle to accurately report the activity of a fiscal period. 	<u>Beginning and Advanced Activities and Assessments:</u> <ul style="list-style-type: none"> • Define and provide examples of applications involving generally accepted accounting principles. • Explain the purpose of an accounting system. • List and explain the steps of the accounting cycle. • Explain the basic accounting equation, and analyze transactions according to the basis of the equation and the principles of the double-entry system. • Define and classify accounts. • Compare and contrast temporary and permanent accounts. • Prepare a variety of source documents. • Analyze transactions using source documents. • Journalize transactions using various journals. • Explain the relationship of the journal to the ledger. • Post transaction data to various ledgers, and calculate updated account balances. • Calculate adjusting entries. • Perform the closing process. • Prepare trial balances, worksheets, and post-closing trial balances. • Describe the articulation among the financial statements. • Complete extended problems (i.e., mini practice sets, practice sets, simulations) in addition to shorter, more concentrated problems. • Use spreadsheet and industry-standard accounting software to maintain, summarize, and manipulate financial data. 	Business: B.4.2, B.4.3, B.4.5, B.4.6, B.4.7, B.4.8, B.4.10, B.4.11, B.8.2, B.8.3, B.8.4, B.8.6, B.8.7, B.8.8, B.8.9, B.8.10, B.8.11, B.8.12, B.12.1, B.12.3, B.12.6, B.12.10, B.12.11, B.12.12, B.12.17, B.12.21, B.BS.3, B.BS.4, B.BS.5, B.BS.11, B.BS.12, B.BS.13, B.BS.14, B.BS.16, C.4.3, C.4.4, C.8.1, C.8.4, C.12.1, C.12.2, C.12.4, C.12.5, C.12.6, C.12.9, C.BS.2, C.BS.7, D.12.1, E.8.11, E.8.6, E.8.7, E.8.9, E.12.7

Sample Course (continued) Content Area: Accounting TITLE: Accounting (Beginning and Advanced Levels)		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 3 Valuation of Accounts <u>Beginning Competencies:</u> <ul style="list-style-type: none"> • Demonstrate the procedures to account for notes receivable and interest. • Demonstrate the procedures to account for uncollectible accounts. • Demonstrate the procedures to account for depreciation of long-term assets. • Demonstrate the procedures to account for inventory. • Demonstrate the procedures to account for notes payable and interest. • Demonstrate the procedures to account for equity. <u>Advanced Competencies:</u> <ul style="list-style-type: none"> • Demonstrate the procedures to account for depreciation, appreciation, and disposal of long-term assets. • Demonstrate the procedures to account for long- and short-term investments. • Demonstrate the procedures to account for intangible assets. • Demonstrate the procedures to account for natural resources. • Demonstrate the procedures to account for long-term liabilities. • Demonstrate the procedures to account for equity. • Describe the differences between accrual-basis and cash-basis accounting. • Apply exchange rates. 	<u>Beginning Activities and Assessments:</u> <ul style="list-style-type: none"> • Identify current and long-term assets. • Define notes receivable and calculate interest. • Define uncollectible accounts, estimate uncollectible accounts using a variety of methods (e.g., net sales, aged accounts receivable), and determine the value of related asset accounts. • Define depreciation, calculate depreciation using the straight-line method, and determine the value of related asset accounts. • Determine the value of inventory using a variety of methods (e.g., FIFO, LIFO, weighted average, specific identification). • Identify current and long-term liabilities. • Define notes payable and calculate interest. • Complete problems involving sole proprietorship and corporation ownership models. • Complete problems involving service and merchandising businesses. • Calculate the value of equity accounts including capital, withdrawals, stock, and retained earnings. • Complete problems involving cash-basis accounting. • Complete problems involving accrual-basis accounting. • Journalize and post entries using a variety of journals and ledgers. • Use industry-standard accounting software to record transactions and complete end-of-period work. • Use spreadsheet software to manipulate financial data. <u>Advanced Activities and Assessments:</u> <ul style="list-style-type: none"> • Identify current and long-term assets. • Define depreciation, calculate depreciation using other generally accepted methods, and determine value of related asset accounts. • Complete problems involving the repair, improvement, exchange, and disposal of long-term assets. 	Business: B.4.2, B.4.3, B.4.5, B.4.6, B.4.7, B.4.8, B.4.10, B.4.11, B.8.10, B.8.2, B.8.3, B.8.4, B.8.6, B.8.7, B.8.8, B.8.9, B.8.11, B.8.12, B.12.1, B.12.10, B.12.11, B.12.12, B.12.17, B.12.21, B.12.3, B.12.6, B.BS.3, B.BS.4, B.BS.5, B.BS.11, B.BS.12, B.BS.13, B.BS.14, B.BS.16, C.4.3, C.4.4, C.8.1, C.8.4, C.12.1, C.12.2, C.12.4, C.12.5, C.12.6, C.BS.2, C.BS.7, E.8.6, E.12.7

Sample Course (continued) Content Area: Accounting TITLE: Accounting (Beginning and Advanced Levels)		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 3 Valuation of Accounts (continued)	<u>Advanced Activities and Assessments (continued):</u> <ul style="list-style-type: none"> • Complete problems involving the purchase and sale of investments, calculation of interest, and present and future value of money. • Discuss intangible assets, and cite examples from local businesses. • Complete problems involving the acquisition, amortization, and disposal of intangible assets. • Discuss natural resources, and cite examples from the U. S. • Complete problems involving the acquisition, depletion, and disposal of natural resources. • Identify current and long-term liabilities. • Complete problems involving issuance, amortization, and retirement of bonds. • Complete problems involving taking a mortgage, calculating interest, and amortizing mortgages. • Complete problems involving sole proprietorship, partnership, and corporation ownership models. • Complete problems involving service, merchandising, and manufacturing businesses. • Calculate the value of equity accounts including capital, partnership equity, withdrawals, stock, paid-in capital, retained earnings, and dividends. • Complete problems involving cash-basis accounting. • Complete problems involving accrual-basis accounting. • Journalize and post entries using a variety of journals and ledgers. • Use the Internet to check currency exchange rates. • Convert U. S. dollars to a foreign currency and vice versa. • Use industry-standard accounting software to record transactions and complete end-of-period work. • Use spreadsheet software to manipulate financial data. 	

Sample Course (continued) Content Area: Accounting TITLE: Accounting (Beginning and Advanced Levels)		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 4 Specialized Applications <u>Beginning Competencies:</u> <ul style="list-style-type: none"> • Maintain a checking account. • Prepare payroll. • Differentiate between personal and business taxation. • Prepare business and personal tax forms. <u>Advanced Competencies:</u> <ul style="list-style-type: none"> • Apply accounting principles to manufacturing applications. 	<u>Beginning Activities and Assessments:</u> <ul style="list-style-type: none"> • Write checks, make deposits, and update the check stubs. • Reconcile a bank statement. • Calculate earnings using a variety of pay plans. • Calculate employee payroll deductions. • Calculate employer payroll taxes. • Prepare payroll-related accounting records. • Prepare employer-related tax forms. • Prepare individual federal and state income tax forms. • Journalize and post entries using a variety of journals and ledgers. • Use industry-standard accounting software to record transactions and complete end-of-period work. • Use spreadsheet software to manipulate financial data. <u>Advanced Activities and Assessments:</u> <ul style="list-style-type: none"> • Complete problems involving accounting for manufacturing applications. • Journalize and post entries using a variety of journals and ledgers. • Use industry-standard accounting software to record transactions and complete end-of-period work. • Use spreadsheet software to manipulate financial data. 	Business: B.4.2, B.4.3, B.4.5, B.4.6, B.4.7, B.4.8, B.4.10, B.4.11, B.8.10, B.8.2, B.8.3, B.8.4, B.8.6, B.8.7, B.8.8, B.8.9, B.8.11, B.8.12, B.12.1, B.12.3, B.12.6, B.12.10, B.12.11, B.12.12, B.12.17, B.12.21, B.BS.3, B.BS.4, B.BS.5, B.BS.11, B.BS.12, B.BS.13, B.BS.14, B.BS.16, C.4.3, C.4.4, C.8.1, C.12.1, C.12.2, C.12.4, C.12.5, C.12.6, C.12.8, C.8.4, C.BS.2, C.BS.5, C.BS.6, C.BS.7, D.4.3, D.8.2, E.8.3, E.8.4, E.8.5

Sample Course (continued) Content Area: Accounting TITLE: Accounting (Beginning and Advanced Levels)		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 5 Financial Statements <u>Beginning Competencies:</u> <ul style="list-style-type: none"> • Explain the need for ethical reporting. • Compare and contrast forms of business ownership. • Compare and contrast types of businesses. • Prepare income statements. • Prepare statements of cash flow. • Prepare balance sheets. <u>Advanced Competencies:</u> <ul style="list-style-type: none"> • Explain the need for ethical reporting. • Compare and contrast forms of business ownership. • Compare and contrast types of businesses. • Prepare income statements. • Prepare statements of cash flow. • Prepare balance sheets. • Prepare various financial statements specific to manufacturing applications. • Apply exchange rates to financial statements prepared in U. S. dollars. • Analyze financial statements using a variety of analysis tools (e.g., horizontal analysis, vertical analysis, ratios, etc.). • Describe how financial statement data can be used to budget and project for future operations. 	<u>Beginning Activities and Assessments:</u> <ul style="list-style-type: none"> • Use real-life examples to demonstrate the need for ethics in business. • Discuss the forms of ownership and the equity accounts used for each form. • Discuss the types of businesses, and cite local examples. • Demonstrate the matching principle. • Prepare financial statements for sole proprietorship and corporate ownership models. • Prepare financial statements for service and merchandising businesses. • Review financial statements from real businesses. • Use spreadsheet software to manipulate financial data and display data numerically as well as graphically. <u>Advanced Activities and Assessments:</u> <ul style="list-style-type: none"> • Use real-life examples to demonstrate the need for ethics in business. • Discuss the forms of ownership and the equity accounts used for each form. • Discuss the types of businesses, and cite local examples. • Demonstrate the matching principle. • Prepare financial statements for sole proprietorship, partnership, and corporate ownership models. • Prepare financial statements for service, merchandising, and manufacturing businesses. • Prepare financial statements for government and not-for-profit organizations. 	Business: A.4.1, A.4.2, A.4.8, A.8.1, A.8.8, A.4.10, A.4.11, A.12.2, A.BS.1, A.BS.2, A.BS.3, B.4.2, B.4.3, B.4.5, B.4.6, B.4.7, B.4.8, B.4.10, B.4.11, B.8.2, B.8.3, B.8.4, B.8.6, B.8.7, B.8.8, B.8.9, B.8.10, B.8.11, B.8.12, B.12.1, B.12.3, B.12.6, B.12.10, B.12.11, B.12.12, B.12.17, B.12.21, B.BS.3, B.BS.4, B.BS.5, B.BS.11, B.BS.12, B.BS.13, B.BS.14, B.BS.16, C.4.3, C.4.4, C.8.1, C.8.4, C.12.1, C.12.2, C.12.4, C.12.5, C.12.6, C.12.9, C.BS.1, C.BS.2, C.BS.3, C.BS.4, C.BS.4, C.BS.6, C.BS.7,

Sample Course (continued) Content Area: Accounting TITLE: Accounting (Beginning and Advanced Levels)		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 5 Financial Statements (continued)	Advanced Activities and Assessments (continued): <ul style="list-style-type: none"> • Review financial statements from real businesses. • Convert financial data from U. S. dollars to a foreign currency and vice versa. • Discuss the impact of dealing with foreign currency. • Discuss how decision-making plays a role in influencing changes in financial statements. • Complete analysis problems involving a variety of tools (e.g., horizontal analysis, vertical analysis, ratios, etc.). • Prepare budgets and projects for future operations. • Prepare updated budgets and projections based on financial statement data. • Use spreadsheet software to manipulate financial data and display data numerically as well as graphically. 	D.4.3, D.8.2, D.12.1, D.12.2, D.BS.2, D.BS.4, D.BS.5, E.4.2, E.8.3, E.8.4, E.8.4, E.8.5, E.8.7, E.8.8, E.12.9, E.12.11, E.BS.3, E.BS.6, E.BS.7, H.8.1, H.8.2, H.8.3, H.BS.1, J.BS.4

Resources:

- Supplementary materials available from textbook publishers.
- Checking account materials available from local banks.
- Resources available from local accounting firms.
- Financial statements available from companies represented on the Internet.
- Federal and state government publications.

Websites:

- Financial Accounting Standards Board: <http://www.fasb.org/>
- The U. S. GAAP (Generally Accepted Accounting Principles) Website: <http://www.cpaclass.com/gaap/>
- American Institute of Certified Public Accountants: <http://www.aicpa.org/index.htm>
- The Uniform CPA Exam: <http://www.cpa-exam.org/>
- The CPA Journal: <http://www.cpajournal.com/>
- Wisconsin Institute of Certified Public Accountants: <http://www.wicpa.org/>

Content Area: Economics

Discipline: Business and Information Technology
Focus: Financial

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Career Development: Explores and evaluates positions and career paths in economics and how economics relates to other careers.			
Communication: Demonstrate effective communication skills as they apply to economics.			
Computation: Utilize computation skills to analyze economic-related situations.			
Ethics: Discuss ethical economic behaviors.			
Economic Question: Explore how individual, business, and social wants and needs conflict with issues of scarcity to shape the economy.	Economics I. II.	D.BS.2 D.BS.3	
Market Structures: Describe the different types of markets, and analyze the effect they have on the price and quality of the goods and services produced.	Economics V. VII.	D.12.3 D.BS.4	SS D.12.5
Economic Cycle: Illustrate the economic cycle.	Economics VI.	D.12.1 D.BS.4	SS D.8.10 SS D.12.7 SS D.12.14
Economic Systems: Compare political and economic systems and the impact on the allocation of resources.	Economics II. III.	D.BS.4	
Value of Money: Discuss the concept of present and future value of money.	Economics IV.	D.BS.5	
Economic Indicators: Define and discuss economic indicators such as gross domestic product, gross national product, consumer price index, and exchange rates.	Economics IX. VIII.	D.BS.1 D.BS.2	
Monetary and Fiscal Policy: Explain how the economy of the United States functions as a whole, the role of the core economic institutions, and incentives that influence the behaviors of institutions.	Economics III. IV.	D.12.5	SS D.8.10 SS D.12.7 SS D.12.14
Current Issues: Describe current issues and how they affect our economic system.		D.12.2 D.12.4	SS D.8.6 SS D.12.6 SS D.12.13

Sample Course
Content Area: Economics

TITLE: Economics		
DESCRIPTION: Students in this course will prepare for an active role in the economy. Economic literacy is a need in our society. Choices made by consumers affect their lives and the lives of others. This course is designed to provide students the framework necessary to understand how our economic system works and how it differs from others.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 1 – Introduction to Economics and the Basic Economic Problem <ul style="list-style-type: none"> • Explain why scarcity exists • Discuss the opportunity costs of choices and why tradeoffs must be made • Discuss how productivity affects our economic system • Differentiate between economic systems • List and explain the purpose of different economic institutions • Justify the use of economic incentives • Discuss and describe interdependence 	<ul style="list-style-type: none"> • Study Guides • Posters • Small Group Presentations • Internet Research • Exams 	Business: D.4.1, D.4.2, D.4.3, D.8.1, D.12.1, D.12.5, D.BS.2, D.BS.3, D.BS.4 Social Studies: D.12.1,6,7,12
Unit 2 – Markets, Supply and Demand <ul style="list-style-type: none"> • Describe the different types of markets, and analyze the effect they have on the price and quality of the goods and services produced • Explain the effect supply and demand have on price and quality of goods • List benefits and pitfalls to specialization and exchange of goods between economies 	<ul style="list-style-type: none"> • Create Charts • Cola wars project • Internet Research • Study Guides • Exams 	Business: D.4.1, D.4.2, D.4.3, D.8.1, D.8.4, D.12.1 D.BS.1, D.BS.2, D.BS.3 Social Studies: D.12.2, 10, 11, 12
Unit 3 – Business, Labor and Market Structure <ul style="list-style-type: none"> • Analyze the economic roles of institutions, such as corporations and businesses, banks, labor unions, and the Federal Reserve System • Describe economic incentives and how they affect the local and global markets • Analyze how competition varies between different market structures • Explain how decisions about spending and production made by businesses, households, and government determine the nation’s level of income 	<ul style="list-style-type: none"> • Book activities • Review streaming video on our economic system • Worksheet series on institutions • Review newspaper/magazine articles • Study Guides • Exam 	Business: D.4.3, D.8.1, D.8.1, D.8.4, D.8.5, D.12.1, D.12.3, D.12.4, D.12.5, D.BS.2, D.BS.3 Social Studies: D.12.2, D.12.7, D.12.14

Sample Course (continued) Content Area: Economics		
TITLE: Economics		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 4 – The Role of Government <ul style="list-style-type: none"> Describe when and how investors are protected when markets fail Explain and evaluate the effects of global economic interdependence and competition on the development of national politics 	<ul style="list-style-type: none"> Video on FDIC Magazine summary on global interdependence. Study Guides Exam 	Business: D.8.1, D.8.4, D.12.3, D.12.4, D.12.5, D.12.6, D.BS.4 Social Studies: B.12.9, D.12.4
Unit 5 – Macroeconomics <ul style="list-style-type: none"> Explain differences between GDP and GNP Analyze unemployment rates for the last two years and determine factors that affect them Compare and contrast inflation and deflation Explain how federal budgetary policy and the Federal Reserve system’s monetary policies influence interest rates, levels of employment, production, and prices Describe how market forces influence borrowing and saving by consumers, governments, and businesses 	<ul style="list-style-type: none"> Stock market simulation Wall Street Journal Classroom Edition Small group debate on fiscal and monetary policy. Study Guides Exam 	Business: D.4.3, D.8.4, D.8.5, D.12.2, D.12.3, D.12.4, D.12.6, D.BS.2, D.BS.5 Social Studies: C.12.12, D.12.5, D.12.9, D.12.12, D.12.14
Unit 6 – The World Economy <ul style="list-style-type: none"> Explain the basic characteristics of international trade, including absolute and comparative advantage, barriers to trade, exchange rates, and balance of trade Illustrate international aspects of growth and stability 	<ul style="list-style-type: none"> Speaker on globalization of economy PowerPoint report on countries economic relationship with US Study Guides Exam 	Business: D.4.3, D.8.5, D.12.3, D.12.4 D.BS.1 Social Studies: A.12.7, D.12.3, D.12.8, D.12.13

Content Area: Personal Finance

Discipline: Business and Information Technology
Focus: Financial

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Career Development: Explores and evaluates positions and career paths in finance and how finance relates to other careers.	II: A III: A, B, D IV: A, B V: A	K.8.5 K.12.1, 2, 8, 11 K.BS.5	
Communication: Demonstrate effective communication skills as they apply to personal finance.	I: A, D II: A, B III V: A, B, C, E	A.12.7, 9-16 A.BS.11	LA: C.12.2, 3 D.12.2
Computation: Utilize computation skills to analyze financial situations.	I II IV VI: B, D, F, G, J, K	C.8.4 C.12.6	MATH: B.4.5
Income: Identify various forms of income, and analyze factors that affect income potential and lifestyle choices.	Personal Finance I, II	C.BS.5 D.BS.2	MATH: B. 8.5
Consumerism: Investigate financial decision-making strategies, and apply appropriate strategies to evaluate products and services.	Personal Finance VI: G, H (compute): V	D.8.3, 5	SS: D.8.1
Money Management: Establish and manage financial accounts. Formulate and maintain a budget.	Personal Finance VI: D, J (compute): III	C.12.2, 3 E.8.10 C.BS.1	MATH: B.4.7 B.12.3
Role of Financial Institutions: Identify types of financial institutions and the services provided.	Personal Finance VI		
Investment Strategies: Identify savings and investment options for short- and long-term goals. Develop strategies for effective allocation of assets.	Personal Finance VI: B (compute): IV	C.8.3 C.12.9	MATH: B.8.5 B.12.2
Credit Management: Examine strategies for effective credit management.	Personal Finance VII (compute): VI: F, J	C.12.1, 4 C.BS.2 D.12. I.12.4	MATH: D.12.3 SS: D.12.11

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Risk Management: Evaluate options for risk management.	Personal Finance VII (compute): VI: M	C.12.5	MATH: B.12.5 F.12.2
Tax Management: Select and prepare personal income tax forms.	(compute): VI: A	C.12.5, 8 D.12.4	MATH: B.12.3
Information Technology: Understand and use technology to manage finances.	(commun): III (IT): I, V, XVI	B.8.11 B.12.16, 17 B.BS.1, 3-5 C.BS.7	INFO/TECH LIT: A.8.1-3 D.12.2

Sample Course
Content Area: Personal Finance

TITLE: Personal Finance		
DESCRIPTION: This course is designed to assist students in the transition from school to independent living. The course accomplishes this task by providing students with skills to make wise financial decisions. Adults need financial knowledge for daily living and for planning for the future. Topics for discussion will include: personal finance (including checking, savings, and money-market accounts, debit cards, ATM accounts), insurance (health, auto, and home), consumer purchasing strategies and legal protection, use of credit, establishing and protecting a credit rating, and investments and retirement planning. Technology is infused throughout the course, with applications ranging from personal money management to preparation of income tax forms to evaluating investment options.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 1 Employment Choices and Personal Finance <ul style="list-style-type: none"> • Contrast needs vs. wants • List factors that influence spending decisions • Explore and evaluate personal career choices • Analyze global, national, and regional trends which impact employment • Identify various types of income • Compare various compensation packages • Describe the role of unions and professional organizations in the workplace • Define W2, exemptions • Compute gross pay, deductions, and net pay • Identify fringe benefits options • Evaluate a career as a bookkeeper or accountant, or in a human resources department 	<ul style="list-style-type: none"> • Complete interest inventories • Complete W2 forms • Complete payroll application • Workbook activities • Quizzes/Tests 	Business: K.8.5, K.12.1, K.12.2, K.12.8, K.12.11, K.BS.5
Unit 2 Taxation <ul style="list-style-type: none"> • Describe the U.S. tax system: revenue, structure, etc. • Identify the role of the IRS • Discuss items which affect payroll tax rates • Distinguish between deductions and exemptions • Analyze W4 forms • Prepare personal tax forms and accompanying schedules • Evaluate a career as a tax prepare or IRS agent 	<ul style="list-style-type: none"> • Complete 1040EZ • Complete 1040A and Schedule A • Complete state form • Workbook activities • Quizzes/Tests 	Business: C.12.5, C.12.8, D.12.4 Math: B.4.5, B.12.3

Sample Course (continued)
Content Area: Personal Finance

TITLE: Personal Finance

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 3 Money Management <ul style="list-style-type: none"> • Distinguish between short- and long-term goals • Explain SMART goals (specific, measurable, attainable, realistic, time-bound) • Describe the budgeting process • Discuss how salary expectations vary by region • Create personal budgets • Keep effective financial records • Identify strategies to live within a budget • Prepare a personal net worth statement and property inventory • Explain the elements of legal contracts 	<ul style="list-style-type: none"> • Develop list of short-term and long-term goals • Research salary statistics for local area • Devise and analyze personal budget • Create personal net worth statement • Workbook activities • Quizzes/Tests 	Business: C.12.2, C.12.3, C.BS.1, C.BS.7, E.8.10 Math: B.4.7, B.12.3
Unit 4 Managing Financial Accounts <ul style="list-style-type: none"> • Compare financial institutions and services provided • Identify types of accounts • List the procedures for establishing an account • Use and reconcile a checking account • Identify other banking services and fees • Compare advantages and disadvantages of ATM, debit cards, e-commerce • Evaluate careers in banking 	<ul style="list-style-type: none"> • Research checking account options at area banks • Complete forms required to open a checking account • Complete checking account simulation • Workbook activities • Quizzes/Tests 	Business: C.8.4, C.12.2, C.12.4, C.12.6, D.8.5 Math: B.4.7, B.12.3
Unit 5 Planning for the Future <ul style="list-style-type: none"> • Examine the relationship between short- and long-term goals and investment strategies • Explain how money grows through compounding interest • List and describe financial institution options for savings • Explain features and purposes of various investment options • Define risk, return, liquidity, and Rule of 72 • Compare and contrast bonds, mutual funds, common stock, and preferred stock • Identify purpose of retirement planning through IRA, Keogh, pension, etc. • Evaluate other investment options • Identify how economic conditions affect investment returns • Evaluate a career as a financial planner, broker, or investment analyst 	<ul style="list-style-type: none"> • Devise a savings plan to meet a personal goal • Calculate simple and compound interest • Track investments over time and analyze their effectiveness • Workbook activities • Quizzes/Tests 	Business: C.8.3, C.12.9 Math: B.8.5, B.12.2, B.12.3

Sample Course (continued)
Content Area: Personal Finance

TITLE: Personal Finance

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 6 Credit Management <ul style="list-style-type: none"> Identify advantages and disadvantages of credit Identify sources of credit Explain how to develop and protect a good credit rating Describe methods of fraud protection Compare finance terms Evaluate credit reports and offer suggestions for appropriate credit management Describe major causes of bankruptcy and outline bankruptcy laws Identify sources of assistance for credit problems Define amortization table 	<ul style="list-style-type: none"> Complete credit card application Calculate the cost of minimum payments on a charge account Compute APR Calculate total cost of a mortgage Review a credit history Workbook activities Quizzes/Tests 	Business: C.12.1, C.12.4, C.BS.2, C.BS.7, D.8.3, D.12.6, I.12.4 Math: B.8.3, B.85, B.12.3, B.12.5, D.12.3 Social Studies: D.12.11
Unit 7 Risk Management <ul style="list-style-type: none"> Examine types of financial risks Define basic insurance terminology Explain the law of large numbers Discuss options available for health, property, liability, disability, and life insurance Explain Medicare and Medicaid coverage and its enrollment requirements Identify strategies to manage insurance costs Explain the procedure to make an insurance claim Evaluate the career of an insurance agent or claims agent 	<ul style="list-style-type: none"> Complete an insurance application Research insurance costs for auto, property, and life Develop a personal insurance plan for various stages of life Workbook activities Quizzes/Tests 	Business: C.12.5, D.8.3 Math: B.12.5, F.12.2
Additional Units, if time: Consumerism and comparison shopping, Renting/buying a home, Planning for a family		

Resources:

- Local financial institutions
- FDIC videos
- IRS publications
- Jump\$tart Coalition for Personal Financial Literacy
- NEFE High School Financial Planning Program
- Security First checking account simulation
- Suze Orman Steps to Financial Freedom Video
- Taxes for Teens

Websites:

- www.bankrate.com
- www.calculatorzone.com
- www.irs.gov
- www.jumpstart.org
- www.moneycentral.msn.com
- www.ncee.net
- www.nfcc.org
- www.practicalmoneyskills.com
- www.TheMint.com

Information Systems Focus

Information technology surrounds everything we do today. Today's workers are expected to be skilled in the use of technology.

Technology is a driving force in creating, using and storing information. In a broad sense, technology can be viewed as the equipment and procedures used to create and process information. Information systems...help students develop skills for career and personal success. Business and information technology education focuses attention on computer and communication technologies that are most central to preparing business workers.

"Business education has established a firm foundation upon which to integrate technology and has advanced a philosophy giving prime importance to providing leadership in using and managing technological innovation. Business educators are committed to building proficiency in the comprehension and implementation of technology through relevant instruction for all students." (PCBEE Policy Statement #53, 1993).

Information Systems Content Area Trends

Keyboarding/Word Processing: Due to budget constraints and the integration of technology at earlier grades, elementary keyboarding is being taught by an elementary classroom teacher. An ideal situation is for the business teacher to work with the elementary classroom teacher to provide a scope and sequence for keyboarding and word processing curriculum.

Computer Literacy: Computers affect information processing tasks at home, school, and work. It is important, therefore, that all students be computer literate and be able to demonstrate fundamental knowledge of computers and their impact on society. The No Child Left Behind legislation requires that by 2007, each student exiting eighth grade be computer literate.

Impact of Changing Technology on Society: "...the business education curriculum needs to reflect emerging technologies...The specific technology we teach today may not be the technology students will use in the future. Therefore, we must teach for transferability of skills so that individuals will be able to cope with and use technological innovations as they become a part of the work environment." (PCBEE Policy Statement #46, 1989).

Web Site Design: The Business Education curriculum should include the fundamentals of effective web site design, including as it relates to productive operations of e-business.

Ethics/Security: "Security of transactions as well as business and personal information will continue to influence participation in business (sec). The integrity of information must be maintained as it flows through the input, process, and output components of using information technology. Including the ethics regarding intellectual property, privacy, and data security will be integral to business education curriculum (PCBEE Policy Statement #66, 2000).

E-Commerce: E-commerce not only involves the exchange of business information by a digital means, but also includes marketing, advertising, and product/service distribution within the context of building each of these components in an electronic world.

Input Technologies: “Trends in technology require business educators to provide opportunities for all students to learn the new technologies and techniques that are emerging in today’s workplace. Current technologies include speech recognition; handwriting recognition tools, such as Tablet PCs, Personal Digital Assistants (PDAs) and other handheld devices; and scanners” (PCBEE Policy Statement #73, 2003).

Industry Certification: “Our nation’s economy is dependent upon highly qualified and skilled workers...Employees must have a combination of academic knowledge, non-technical workplace skills, and technical competence. Industry certification is one approach to assessing and demonstrating the technical competence demanded by employers” (PCBEE Policy Statement #72, 2003).

Multimedia:

- Palm Pilots
- Tablet PCs
- Voice Recognition
- Handwriting Recognition
- Internet
- Industry Certification
- Turnover of Software

Content Area: Information Technology

Discipline: Business and Information Technology
Focus: Information Systems

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Information Technology: Assesses the impact of information technology on society and business.	Section 1	B.4.11, B.12.17, B.BS.3, B.BS.4	
Operating Systems: Identifies and uses various types of operating systems, environments, and utilities.	Section 3	B.8.2, B.8.3, B.BS.13	
Emerging Technologies: Describes and uses emerging technologies, hardware and storage media.	Section 2	B.8.1, B.8.3, B.12.9, B.12.11	
Software Choice: Select appropriate software applications to solve business problems.	Section 5	B.8.4, B.BS.10, B.BS.11	
Hardware Issues: Configures, installs, and upgrades hardware and can diagnose and repair hardware problems.	Section 5	B.4.1, B.BS.1	
Input Technologies: Applies input technologies appropriately to enter and manipulate text and data.	Section 6	B.4.4, B.4.5, B.4.6, B.8.5, B.12.3, B.12.4	
Word Processing: Applies word processing software to produce business documents.	Section 5	B.4.2, B.4.3, B.4.8, B.8.6, B.12.5, B.12.10, B.BS.2, B.BS.11, B.BS.16	
Presentation Software: Utilizes presentation software to design, create, and produce a variety of presentations.	Section 5	B.4.2, B.4.3, B.4.8, B.12.5, B.12.10, B.BS.2, B.BS.8, B.BS.11	
Desktop Publishing: Applies desktop publishing software to design, create, and produce a variety of print publications.	Section 5	B.4.2, B.4.3, B.4.8, B.12.5, B.12.10, B.12.13, B.BS.2, B.BS.6, B.BS.7, B.BS.11	
Spreadsheets: Uses spreadsheet software and mathematical procedures to create, analyze, and organize data.	Section 5	B.4.2, B.4.3, B.4.8, B.8.7, B.12.5, B.12.10, B.12.12, B.BS.2, B.BS.11	
Data Management: Uses database software to plan, develop and maintain a data management system.	Section 8	B.4.2, B.4.3, B.4.8, B.8.8, B.12.5, B.12.10, B.BS.2, B.BS.11, B.BS.16, B.BS.17	

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Web Design: Applies Web design software to produce, edit and manage web pages/sites.	Section 5	B.4.2, B.4.3, B.4.8, B.12.5, B.12.10, B.BS.2, B.BS.9, B.BS.11	
Image Editing: Applies graphics/photo editing software to prepare images for use in presentations, publications, print and digital media.	Section 5	B.4.2, B.4.3, B.4.8, B.4.9, B.12.5, B.12.10, B.BS.2, B.BS.11	
Multimedia Tools: Applies video/sound editing software to prepare files for use in presentations and web applications.	Section 5	B.4.2, B.4.3, B.4.8, B.12.5, B.12.10, B.12.14, B.BS.2, B.BS.8, B.BS.11	
Networking: Demonstrates the skills necessary to design, deploy, and administer networks and communication systems.	Section 11 & 12	B.8.11	
Programming: Designs, develops, tests and implements computer programs.	Section 9	B.12.7	
Tech Support: Demonstrates the technical and interpersonal skills and knowledge to support the information technology user community.	Section 14		
Risk Management: Designs and implements risk management policies and procedures for information technology.	Section 15	B.8.11, B.12.6, B.12.15	
Technology Ethics: Establishes and uses a personal code of ethics for information systems use and management.	Section 16	B.12.15, B.12.16	
Telecommunications: Uses telecommunications hardware and software to communicate and access information.	Section 5	B.4.10, B.8.12, B.12.1, B.12.2, B.12.18, B.12.19, B.12.18, B.12.20, B.BS.5	
Technology Resources: Gathers, evaluates, uses and cites information from a variety of technology sources.	Section 7	B.12.2	
Career Exploration: Explores and evaluates positions and career paths in information technology and how information technology relates to other careers.	Section 17	B.4.11, B.12.8, B.BS.3, B.BS.4	
Communication: Applies technologies to improve the effectiveness of communication.		B.4.7, B.8.9, B.BS.12, B.BS.14, B.BS.15, B.BS.16	
Computation: Uses technology to analyze data, create information, and solve business problems.		B.BS.5	

Sample Course
Content Area: Information Technology

TITLE: Digital Input Technology/Computer Applications		
DESCRIPTION: In this course students will focus on using a variety of input technologies including voice recognition, handwriting recognition and “touch” keyboarding to enter computer data. Students will also be introduced to software such as Microsoft Word, PowerPoint, Excel and Access. These skills are essential tools for education and career success.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
<p>Unit 1 - Input Technologies: Applies input technologies appropriately to enter and manipulate text and data.</p> <ul style="list-style-type: none"> • Uses proper input techniques (i.e. keyboarding, scanning, speech recognition, and the use of a touch screen or mouse) including safety methods to avoid repetitive strain injury • Demonstrate touch keyboarding skills at acceptable speed and accuracy level • Enter and manipulate data using the touch method on a ten key pad • Uses Voice recognition to enter and edit text • Uses handwriting recognition to enter and edit text 	<ul style="list-style-type: none"> • Textbook lessons on touch keyboarding • Internet research on repetitive stress injuries • Voice recognition activities using Dragon Naturally Speaking • Graffiti handwriting recognition exercises. 	<p>National Standards: Section 6</p> <p>WI Standards: B.4.4, B.4.5, B.4.6, B.8.5, B.12.3, B.12.4</p>

Sample Course (continued)
Content Area: Information Technology

TITLE: Digital Input Technology/Computer Applications

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
<p>Unit 2 - Word Processing: Applies word processing software to produce business documents.</p> <ul style="list-style-type: none"> • Knows how to set and change margins, tabs, text alignment and line spacing • Knows how to insert headers, footers, page numbers, footnotes and page breaks • Uses search and replace to change text • Uses the spell checker, thesaurus and grammar checker • Knows how to change font, size, color and custom color of text including Word Art • Uses cut/copy, paste, paste special, clipboard and drag and drop to manipulate text • Knows how to insert text into a document, copy text between documents, and delete text • Creates a table using the word processing table feature • Knows how to create and format document sections and insert breaks • Knows how to create, apply, and edit character and paragraph styles using the styles and formatting task pane • Knows how to copy a format using the format painter icon • Knows how to set various text flow options (widows, orphans, and non-breaking spaces.) • Knows how to customize and modify bulleted, numbered, and outline numbered lists • Knows how to use text highlighting, borders, and shading to enhance documents • Creates an auto correct entry and exception • Records, edits, and runs a macro 	<ul style="list-style-type: none"> • Textbook problems • Creates a table that represents financial data. • Prepares a report that includes a table of contents and works cited. 	<p>National Standards: Section 5</p> <p>WI Standards: B.4.2, B.4.3, B.4.8, B.8.6, B.12.5, B.12.10, B.BS.2, B.BS.11, B.BS.16</p>

Sample Course (continued)
Content Area: Information Technology

TITLE: Digital Input Technology/Computer Applications

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
<p>Unit 3 - Presentation Software: Utilizes presentation software to design, create, and produce a variety of presentations.</p> <ul style="list-style-type: none"> Creates a multi-slide presentation that incorporates <ul style="list-style-type: none"> Backgrounds Slide layouts Transitions and animation Design templates Integrates information from other sources into a presentation including clipart, sound and movies, word processing data, and spreadsheet data 	<ul style="list-style-type: none"> Creates a presentation on current business events Imports an outline into PowerPoint and creates a presentation 	<p>National Standards: Section 5</p> <p>WI Standards: B.4.2, B.4.3, B.4.8, B.12.5, B.12.10, B.BS.2, B.BS.8, B.BS.11</p>
<p>Unit 4 - Spreadsheets: Uses spreadsheet software and mathematical procedures to create, analyze, and organize data</p> <ul style="list-style-type: none"> Knows how to enter and edit data Knows how to use formulas and functions to perform calculations Knows how to adjust column widths and row heights Knows how to manipulate borders and change the display of cells Knows how to set cell attributes Uses spreadsheet data to produce various styles of charts Knows how to apply the sort and data filter commands to organize data 	<ul style="list-style-type: none"> Creates a budget spreadsheet Creates an investment tracking spreadsheet 	<p>National Standards: Section 5</p> <p>WI Standards: B.4.2, B.4.3, B.4.8, B.8.7, B.12.5, B.12.10, B.12.12, B.BS.2, B.BS.11</p>
<p>Unit 5 - Data Management: Uses database software to plan, develop and maintain a data management system</p> <ul style="list-style-type: none"> Plans, creates and modifies relational database tables Creates a data entry form Knows how to enter, modify and delete data in a table Can sort and retrieve data from a database Creates a variety of data reports Knows how to use various search commands to select records 	<ul style="list-style-type: none"> Creates a mailing list for a club or organization Performs a mail merge to create custom business letters 	<p>National Standards: Section 8</p> <p>WI Standards: B.4.2, B.4.3, B.4.8, B.8.8, B.12.5, B.12.10, B.BS.2, B.BS.11, B.BS.16, B.BS.17</p>

<p align="center">Sample Course (continued)</p> <p align="center">Content Area: Information Technology</p> <p>TITLE: Digital Input Technology/Computer Applications</p>		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
<p>Unit 6 - Technology Ethics: Establishes and uses a personal code of ethics for information systems use and management Understands and follows the Internet acceptable use policy as defined by the school district</p> <ul style="list-style-type: none"> • Can apply copyright laws as they relate to the acceptable use of materials obtained via the internet and other print resources • Can explain copyright laws as they apply to software use including shareware, freeware, and purchased software • Understands the current issues in the workplace regarding the ethical and legal use of technology • Gathers, uses and cites information from information technology sources 	<ul style="list-style-type: none"> • Sites resources in reports • Presentation or report about copyright law 	<p>National Standards: Section 16</p> <p>WI Standards: B.12.15 B.12.16</p>
<p>Unit 7 - Telecommunications: Uses telecommunications hardware and software to communicate and access information</p> <ul style="list-style-type: none"> • Understands how to use navigation buttons and hyperlinks to explore the internet • Can navigate to a specific site using an internet address (URL) • Can create, use and edit Favorite Places (bookmarks) • Knows how to download a file/clipart • Can use internet search engines (Google, Yahoo, AltaVista, etc.) to locate information on the internet • Understands and applies appropriate internet etiquette • Can download clip art for use in documents 	<ul style="list-style-type: none"> • Text book activities • Internet search engine tips handout • Internet scavenger hunt 	<p>National Standards: Section 5</p> <p>WI Standards: B.4.10, B.8.12, B.12.1, B.12.2, B.12.18, B.12.19, B.12.18, B.12.20, B.BS.5</p>

<p align="center">Sample Course (continued)</p> <p align="center">Content Area: Information Technology</p> <p>TITLE: Digital Input Technology/Computer Applications</p>		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
<p>Unit 8 - Communication: Applies technologies to improve the effectiveness of communication</p> <ul style="list-style-type: none"> • Knows how to create an unbound and bound report based on accepted standards (i.e. MLA/APA style) • Creates a standard format memo • Knows how to create business letters based on accepted standards such as: <ul style="list-style-type: none"> ➤ Block style ➤ Modified block style ➤ Personal letters ➤ Mixed vs. open punctuation • Prepares report title page, footnotes, endnotes and bibliography • Can create an outline • Creates documents with headers and footers • Prepares documents that include spreadsheet table(s) and/or charts • Prepares a multicolumn newsletter • Creates an agenda and minutes for a meeting 	<ul style="list-style-type: none"> • Prepares outlines, business and personal letters, reports, tables, newsletters, agendas, etc. 	<p>National Standards:</p> <p>WI Standards: B.4.7, B.8.9, B.BS.12, B.BS.14, B.BS.15, B.BS.16</p>

Sample Course
Content Area: Information Technology

TITLE: Introduction to Web Design		
DESCRIPTION: In this course, students will use Dreamweaver MX and Photoshop to create, publish, and manage a website. Course content will include creating a variety of high-impact/low bandwidth graphic elements including animations, rollover effects, backgrounds and page images.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 1 - Information Technology: Assesses the impact of information technology on society and business <ul style="list-style-type: none"> Identifies and demonstrates knowledge of the different uses of the Internet Demonstrates knowledge of the history of the World Wide Web Recognizes and explains basic terminology related to telecommunications and the Internet Demonstrates an understanding of the overall impact telecommunications in general, and the Web specifically, has had on society Demonstrates knowledge of how the web publishing industry works Knows how to obtain a domain and web host for a site. Understands how to develop a site appropriate for conducting e-commerce including the ability to handle monetary transactions Understands the impact of marketing on an individual and/or business (e-commerce) 	<ul style="list-style-type: none"> Internet research project Class presentations 	Business: B.4.11, B.12.17, B.BS.3, B.BS.4
Unit 2 - Web Design: Applies Web design software to produce, edit and manage web pages/sites <ul style="list-style-type: none"> Demonstrates knowledge of basic HTML programming and formatting Demonstrates the ability to create a web page using HTML coding Identifies basic HTML tags and can describe what each tag does (i.e. <HTML>, <HEAD>, <BODY>, <TITLE>, , <TABLE>, <TD>, <TR>, <A HREF>, <BGCOLOR>, , , <DIV> etc.) Knows how to create, edit, format and link Web Forms to various form handlers (i.e. CGI scripts) to process client information Knows how to use Tables, Framesets and other major web page components to organize a web page Demonstrates the ability to provide navigation (hyperlinks) within a page and from page to page Demonstrates the ability to incorporate graphics in web pages Knows how to apply cascading Style Sheets for consistent design Demonstrates the ability to incorporate other languages and technologies (i.e. JavaScript, Flash, animation, etc.) into web pages Knows how to map a website and check hyperlinks and site structure using site testing features 	<ul style="list-style-type: none"> Create a variety of web pages Creates a mail form that uses a CGI script to handle data Creates a web site as a semester project 	Business: B.4.2, B.4.3, B.4.8, B.12.5, B.12.10, B.BS.2, B.BS.9, B.BS.11

Sample Course (continued)
Content Area: Information Technology

TITLE: Introduction to Web Design

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
<p>Unit 3 - Communication: Applies technologies to improve the effectiveness of communication.</p> <ul style="list-style-type: none"> • Creates and publishes pages for different audiences • Designs Web sites that are accessible to a variety of users regardless of operating system or browser • Creates pages that load quickly regardless of Internet access speed • Creates a Web site that provides effective and easy navigation on every page • Uses images to convey ideas and concepts • Uses graphics that are appropriate for objectives and targeted audience • Applies the principles of good web page layout including: Contrast, Repetition, Alignment and Proximity • Correctly uses the spell checker, grammar checker and thesaurus • Uses a variety of references and resources (electronic and printed) for the purpose of writing business documents • Evaluates the credibility, accuracy, bias, relevance, and comprehensiveness of information sources • Creates a functional and visually appealing quality product • Edits business and personal documents to improve content and effectiveness • Can create and save a document in PDF format for downloading from a web site 	<ul style="list-style-type: none"> • Textbook activities from <i>The Non-Designers Design</i> book • Classroom demonstrations/ presentations 	<p>Business: B.4.7, B.8.9, B.BS.12, B.BS.14, B.BS.15, B.BS.16</p>

Sample Course (continued)
Content Area: Information Technology

TITLE: Introduction to Web Design

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
<p>Unit 4 - Image Editing: Applies graphics/photo editing software to prepare images for use in presentations, publications, print and digital media.</p> <ul style="list-style-type: none"> • Designs and edits images and graphics to enhance the effectiveness of web pages. • Identifies and performs different image manipulation techniques (resizing, cropping etc) using Photoshop • Applies filters and layer effects to alter and enhance images • Uses shading and gradient techniques • Utilizes and manipulates layers in the development of an image • Understands the difference between bitmap and vector graphics • Creates, edits and manipulates text layers • Creates images that can be used for navigation • Optimizes and saves images in appropriate format (i.e. GIF, JPEG or PNG) for web use • Creates rollover images • Creates graphical headings, titles, buttons, and banners • Creates and implements web page backgrounds • Integrates images with behavior-enabling languages (i.e. rollovers, JavaScript slideshows) into web pages • Creates and implements animated GIF images: <ul style="list-style-type: none"> ➤ Edits play settings for an animated GIF including setting frame speed and looping characteristics ➤ Can apply tweening to speed up the production process. 	<ul style="list-style-type: none"> • Photoshop <i>Classroom In a Book</i> problems: <ul style="list-style-type: none"> ○ Selection tools project ○ Layers Project ○ Photo retouch project • Creates rollovers using Photoshop and Imageready • Creates a variety of web page backgrounds: <ul style="list-style-type: none"> ○ Tiled ○ Horizontal tiled ○ Vertical tiled ○ No repeat • Creates animated GIFs 	<p>Business: B.4.2, B.4.3, B.4.8, B.4.9, B.12.5, B.12.10, B.BS.2, B.BS.11</p>

Sample Course (continued)
Content Area: Information Technology

TITLE: Introduction to Web Design

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 5 - Telecommunications: Uses telecommunications hardware and software to communicate and access information <ul style="list-style-type: none"> • Understands how to use navigation buttons and hyperlinks to explore the Internet • Can navigate to a specific site using an Internet address (URL). • Understands the structure of a web address including the domain, directory, filename and extension • Can create, use and edit Favorite Places (bookmarks) • Knows how to download a file/clipart • Knows how to publish web site files using File Transfer Protocol (FTP) • Can use Internet search engines (Google, Yahoo, AltaVista, etc.) to locate information on the Internet • Uses effective research techniques to identify reliable information sources 	<ul style="list-style-type: none"> • Google advanced searches handout • Internet research projects • Publishes a web site 	Business: B.4.10, B.8.12, B.12.1, B.12.2, B.12.18, B.12.19, B.12.18, B.12.20, B.BS.5
Unit 6 - Input Technologies: Applies input technologies appropriately to enter and manipulate text and data <ul style="list-style-type: none"> • Uses proper input techniques (i.e. keyboarding, scanning, speech recognition, and the use of a touch screen or mouse) including safety methods to avoid repetitive strain injury • Uses a scanner to enter text and/or graphics • Uses a digital camera to obtain digital graphics 	<ul style="list-style-type: none"> • Scan images and text for use in projects • Use voice recognition software to enter text • Takes pictures with the digital camera and imports into computer 	Business: B.4.4, B.4.5, B.4.6, B.8.5, B.12.3, B.12.4

Sample Course (continued)
Content Area: Information Technology

TITLE: Introduction to Web Design

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 7 - Operating Systems: Identifies and uses various types of operating systems, environments, and utilities <ul style="list-style-type: none"> • Knows how to log into a network using passwords • Knows how to launch a program using the start menu, tool bar, or a program icon • Knows how to use My Computer or Windows Explorer to locate and manage programs, folders & files in a network and/or local environment • Knows how to open a document or search for an existing one • Can get help by using the help menu options and can identify features of the help menu and the best menu to use in each situation • Can use the taskbar to switch between documents and/or programs • Can diagnose and solve routine problems related to the operation and use of computers • Uses operating system features to perform routine tasks such as copying, deleting and renaming files 	<ul style="list-style-type: none"> • Manage folders and files on the network • Help menu search project • Trouble shooting project/simulation 	Business: B.8.2, B.8.3, B.BS.13
Unit 8 - Emerging Technologies: Describes and uses emerging technologies, hardware and storage media. <ul style="list-style-type: none"> • Can identify current and emerging electronic storage media, select the best media for a given situation, and manage data using a variety of devices • Can navigate and manipulate files among a variety of devices (i.e. local drives, CD's, and network drives) • Knows how to record (burn) data to a rewriteable CD or DVD 	<ul style="list-style-type: none"> • Research activity on current storage media 	Business: B.8.1, B.8.3, B.12.9, B.12.11

<p align="center">Sample Course (continued) Content Area: Information Technology</p>		
TITLE: Introduction to Web Design		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 9 - Workplace Expectations: Discuss employer expectations, professional image, workplace ethics, and the effects of positive and negative attitudes in the workplace <ul style="list-style-type: none"> • Demonstrates the ability to follow directions • Demonstrates effective organizational and time-management skills and meets deadlines • Accurately proofreads documents • Knows the importance of lifelong learning to career success • Participates as a productive member of a group • Uses data to create information and solve business problems • Uses effective communication skills within groups • Demonstrates knowledge of how to plan, create and follow a flow chart and/or storyboard 	<ul style="list-style-type: none"> • Classroom group activities • Career research 	
Unit 10 - Technology Ethics: Establishes and uses a personal code of ethics for information systems use and management <ul style="list-style-type: none"> • Understands and follows the Internet acceptable use policy as defined by the school district • Can apply copyright laws as they relate to the acceptable use of materials obtained via the Internet and other print resources in the development of a web site • Can explain copyright laws as they apply to software use including shareware, freeware, and purchased software • Understands the current issues in the workplace regarding the ethical and legal use of technology • Gathers, uses and correctly cites information from information technology sources • Understand ethics issues specific to the Internet and WWW Publishing • Demonstrate knowledge of current laws and rulings related to Internet ethics issues 	<ul style="list-style-type: none"> • Internet research • Web site semester project 	Business: B.12.15, B.12.16

Management Focus

Education in the management strand is essential to promote new ideas, products, and services. This provides a foundation that prepares students to be productive citizens who make responsible decisions. Focuses within this strand include business law, entrepreneurship, international business, principles of management, and marketing. In addition, it prepares business students for leadership in diverse organizations. Classes that integrate these concepts develop and expand knowledge, attitudes, and skills needed to be successful in a global economy.

Business Law Trends

- Trends in litigation (NBEA 2003 Yearbook) (Class action suits)
- Patterns in Governmental Regulation on Small Business (NBEA Yearbook 2003)
- Privacy laws in e-commerce/data storage and data sharing
- 2001, more young people filed for bankruptcy than graduated from college

Entrepreneurship Trends

- Emerging role of entrepreneurship (small business) in economy
- Globalization
- Legal growth and development that effects entrepreneurs (NBEA 2003 Yearbook)
- E-commerce opportunities

International Business Trends

- Changing political landscape (NBEA Yearbook 2003)
- Changing Trade Agreements and expanding regional integration (EU, etc.)
- Integration of multinational operations
- Sustainable development/ global ethics

Principles of Management Trends

- Emerging role of entrepreneurship (small business) in economy
- Project management
- Demographic changes in employment pool/immigration
- Management ethics in light of recent corporate scandals

Marketing Trends

- Changes in branding development strategy
- Censorship vs. decency laws
- Culturally sensitive marketing of quality goods and services (PCBEE #52)

Content Area: Business Law

Discipline: Business and Information Technology
Focus: Management

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Legal System: Analyze the sources of law & structure of the judicial system	I	I.8.1, I.8.2, I.8.3, I.8.4, I.BS.1, I.BS.2, I.BS.5, I.BS.6	SS C.8.3 SS C.8.4 SS C.4.1
Contract Law: Analyze the components of contract law and describe various types of contracts	II	I.BS.4, I.BS.7, I.BS.9	
Agency and Employment: Analyze the role and importance of agency and employment laws as they relate to the conduct of business	III	I.12.7, I.BS.10	
Business Organization: Describe the major types of business organizations operating within the national & international market	IV VII: A, B, E, F	I.12.1, I.12.4, I.12.5, I.BS.3, I.BS.4, I.BS.5	
Commercial Paper: Analyze the functions of commercial paper, insurance, secured transactions and bankruptcy	VI	I.12.5, I.BS.4	
Property Law: Explain the legal rules that apply to personal property and real property	V VII: B	I.12.3	
Criminal/Civil Law: Recognize and individual's legal rights and responsibilities in a democratic society	VII: D	I.12.2	
Environmental Law: Explain the legal rules that apply to the environment and energy regulation	VIII	I.BS.1	SS C 8.3
Personal Law (or Domestic Law): Explain the legal rules that apply to marriage, divorce, child custody, wills, trusts, and estates	II: C IX X	I.12.4, I.12.6, I.BS.8	
Computer Law: Explain how advances in computer technology impact law			
Ethics and the Law: Discuss the relationship between ethics and the law			
Career Development: Explore and evaluate positions and career paths in law and how law relates to other careers.		I.12.8	
Communication: Demonstrate effective communication skills as they apply to law.			
Computation: Utilize computation skills to analyze law-related situations.			

Sample Course
Content Area: Business Law

TITLE: Business Law		
DESCRIPTION:		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit I - The Constitution <ul style="list-style-type: none"> Identify how constitution protects us Explain how constitution was created Diagram balance of powers Inspect amendments 	<ul style="list-style-type: none"> Workbook activities Applying Law to Everyday Life Questions Case study problems Teacher-made handouts In-class discussions Chapter Tests 	Business: I.BS.3 I.BS.6
Unit II - Ethics <ul style="list-style-type: none"> Define what ethics is Reason deontologically & consequentially Explain why laws are necessary 	<ul style="list-style-type: none"> Case study problems Teacher-made handouts In-class discussions 	Business: I.BS.3 I.BS.6
Unit III - Kinds of Law Explain how laws developed Identify levels of law (Fed, State, Local) Classify laws by: Civil vs. Criminal Procedural vs. Substantive Crimes vs. Torts	<ul style="list-style-type: none"> Workbook activities Applying Law to Everyday Life Questions Case study problems Teacher-made handouts In-class discussions Chapter Tests 	Business: I.BS.1 I.BS.2
Unit IV - Crimes <ul style="list-style-type: none"> Identify elements of every crime <ul style="list-style-type: none"> ➤ Duty to do or not do something ➤ Violation of duty ➤ Criminal intent Classify crimes <ul style="list-style-type: none"> ➤ Felonies ➤ Misdemeanors Define & classify crimes into larceny, receiving stolen property, false pretenses, forgery, bribery, extortion, conspiracy, arson, selling & buying narcotics, computer crime Identify defenses to crimes committed Identify punishments for crimes 	<ul style="list-style-type: none"> Workbook activities Applying Law to Everyday Life Questions Case study problems Teacher-made handouts In-class discussions Chapter tests Find newspaper articles and identify what has happened in each case 	Business: I.BS.1 I.BS.2

Sample Course (continued)
Content Area: Business Law

TITLE: Business Law

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit V - Torts <ul style="list-style-type: none"> Identify elements of every tort <ul style="list-style-type: none"> Duty to do or not do something Breach of duty Injury recognized by law Causation Define and classify torts into assault, battery, false imprisonment, defamation, invasion of privacy, trespass, conversion, interference with contractual relations, and fraud Differentiate between negligence and strict liability Identify damages from torts 	<ul style="list-style-type: none"> Workbook activities Applying Law to Everyday Life Questions Case study problems Teacher-made handouts In-class discussions Chapter tests Find newspaper articles and identify what has happened in each case 	Business: I.BS.1 I.BS.2
Unit VI – Laws for Consumers <ul style="list-style-type: none"> Identify federal statutes and objectives Identify federal agencies and areas of protection Explain how the law protects against substandard goods Identify unfair trade practices <ul style="list-style-type: none"> Control or fix prices Use false/misleading advertising Conducting illegal lotteries Unfair pricing methods Mislabeling goods Selling used items as new Other unfair trade practices Explain how government promotes consumer protection <ul style="list-style-type: none"> Licensing laws Remedies for injured consumers Sanitation/food adulteration law Safety laws 	<ul style="list-style-type: none"> Match agencies to area of protection quiz Workbook activities Applying Law to Everyday Life Questions Case study problems Teacher-made handouts In-class discussions Chapter Tests 	Business: I.BS.8

<p align="center">Sample Course (continued) Content Area: Business Law</p>		
TITLE: Business Law		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit VII – Officer and Acceptance <ul style="list-style-type: none"> • Define a contract • Identify those who may enter contracts • Define offer (valid vs. invalid) • Recognize when an offer is ended • Explain how an offer can be kept open • Define acceptance • Classify contracts: unilateral, bilateral, void, voidable, unenforceable, valid 	<ul style="list-style-type: none"> • View teacher’s contract – identify specific offers/acceptances 	Business: I.BS.4 I.BS.9
Unit VIII – Mutual Consideration <ul style="list-style-type: none"> • Identify parties to a contract • Explain why consideration is required • Define sufficient consideration • Give examples of exceptions to mutual consideration: charitable organization donations, promissory estoppel, commercial paper, state statutory exceptions 		Business: I.BS.4 I.BS.9
Unit IX – Void and Voidable Agreements <ul style="list-style-type: none"> • Classify illegal agreements <ul style="list-style-type: none"> ➢ Commit crimes/torts ➢ Obstruct legal procedures ➢ Injure public service ➢ Made without proper license ➢ Restrain trade unreasonably ➢ Usurious interest ➢ Illegal gambling, lotteries ➢ Affect marriage negatively • Identify fraud <ul style="list-style-type: none"> ➢ Deliberate misrepresentation ➢ Material fact ➢ Person must know it’s false ➢ Made with intent of making other person act ➢ Induce action/cause injury ➢ Identify instances of duress, undue influence, unilateral mistake, mutual mistake ➢ Identify contracts that can be disaffirmed 	<ul style="list-style-type: none"> • Workbook activities • Applying Law to Everyday Life questions • Case study problems • Teacher-made handouts • In-class discussions • Chapter tests 	Business: I.BS.7

Sample Course (continued)
Content Area: Business Law

TITLE: Business Law

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit X – Proper Form of Contracts <ul style="list-style-type: none"> Classify contracts: express vs. implied, formal vs. simple, executed vs. executory Identify contracts that are subject to the statute of frauds <ul style="list-style-type: none"> ➤ Sale of goods for \$500 or more ➤ Sale of real property ➤ Within one year of being created ➤ Pay debts of others ➤ Consideration is marriage Identify what type of writing is required Find ways to locate product recalls Discriminate between express/implied warranted Identify warranties implied by law <ul style="list-style-type: none"> ➤ Warranty of title ➤ Warranty against encumbrances ➤ Fitness of a particular purpose Identify express warranties 	<ul style="list-style-type: none"> Worksheet on types of writing which overrule others in written contracts Locate Internet sites which contain product recall notices Inspect and classify warranties 	Business: I.BS.7
Unit XI – Employment Contracts <ul style="list-style-type: none"> Define employment – contrast with independent contractors Describe how terms in employment contracts are created Identify duties of employer and employee Recognize when employer is responsible for acts of an employee Explain how/when employment contracts can be terminated 	<ul style="list-style-type: none"> Collect employment contracts Survey local businesses for types of contracts/employment-at-will clauses 	Business: I.BS.10
Unit XII – Mock Trial <ul style="list-style-type: none"> Identify issues that need to be addressed Assume the part of a player in the mock trial Identify legal terms relating to a court trial Assume leadership roles associated with trial 	<ul style="list-style-type: none"> Teacher observation Student ratings on participation/preparedness Matching quiz on legal terms 	Business: I.BS.10

Sample Course (continued)
Content Area: Business Law

TITLE: Business Law

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit XIII – Unions <ul style="list-style-type: none"> Describe how to form a union and negotiate a contract Explain how unions affect the relationship between employees and employers Identify unfair labor practices Describe collective bargaining, strikes, and boycotts 	<ul style="list-style-type: none"> Activity to negotiate assignment for the chapter Workbook activities Applying law to everyday life questions Case study problems Teacher-made handouts In-class discussions Chapter tests 	Business: I.BS.10
Unit XIV – Landlord/Tenant Laws <ul style="list-style-type: none"> Describe characteristics of a lease Define rights/duties of landlord/tenant Explain how leases can be ended 	<ul style="list-style-type: none"> Quiz identifying lease conditions Creation of lease using specific situation 	Business: I.BS.10
Unit XV – Forms of Business Organization <ul style="list-style-type: none"> Discuss the basic attributes of the sole proprietorship, partnership, and corporation Determine which one form of organization may be best in a particular situation Explain the risks of utilizing each form of business organization 	<ul style="list-style-type: none"> Workbook activities Applying law to everyday life questions Case study problems Teacher-made handouts In-class discussions Chapter tests 	Business: I.BS.10

Content Area: Entrepreneurship

Discipline: Business and Information Technology
Focus: Management

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Business Types and Organizations: Analyze the different forms of business and organizations.		E.12.7	
Characteristics and Skills: Analyze the necessary skills and characteristics that make a person a successful entrepreneur.	I	E.4.1 E.8.1 E.12.1	SS E4.12 B4.1 B4.3 B4.7 D8.8
Financing and Accounting Records: Describe the financial records need to be kept by a business and sources of financing to start a new business.	IV V	E.BS.7 E.12.4 E.12.12	
Marketing: Explain the Marketing mix and use of each part in the success of a new business.	II	F.12.2 F.BS.6	
Promotion: Discuss the different promotion methods that can be used.	II	F.12.8	
Management: Determine the different styles of management and how each can be used in business	VI	H.BS.1	
Technology and E-Commerce: Explain the different technology available to business and the possibilities of sales on the internet.			
Government and Legal Issues: Explain the Government's role and the legal aspects of starting and maintaining a business.	VIII	F.12.4	SSD.12.5
Global Markets: Discuss the affect of the Global Market on business.	VII	G.8.5 G.8.6 E.12.6 E.BS.9	SSD.8.3 SSD.8.11 SSD.12.8
Business Plan: Develop all aspects of a business plan and discuss the reasoning behind each section.	IX	E.BS.3 E.8.8 E.12.9	
Career Development: Explore and evaluate positions and career paths in entrepreneurship and how entrepreneurship relates to other careers.			
Communication: Demonstrate effective communication skills as they apply to entrepreneurship.			
Computation: Utilize computation skills to analyze entrepreneurship-related situations.			

Sample Course
Content Area: Entrepreneurship

TITLE: Entrepreneurship		
DESCRIPTION: This course will develop students' abilities to explore various business structures and enable them to choose a consumer area of business interest. Students will create a business plan including start-up costs, financial statements, marketing plans, personnel hiring and training.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit I – Entrepreneurship <ul style="list-style-type: none"> Determine Entrepreneurial traits and skills Identify decision-making techniques Discuss management styles Explain time management Identify various business records 	<ul style="list-style-type: none"> Teacher/made handouts In-class discussion Quiz/tests 	Business: E.12.5, E.BS.8, E.12.7, H.12.1, H.12.2
Unit II – Business Management and Opportunities <ul style="list-style-type: none"> List types of consumer products Identify International Business opportunities Examine Small Business Organization Explain different types of business ownership List ways to start a new business 	<ul style="list-style-type: none"> Teacher handouts Speaker Project on types of business in community Quiz/tests 	Business: D.12.5, E.4.1, E.12.1, E.12.8, J.12.11, J.12.13, K.12.14 Social Studies: D.8.8, D8.10, D.12.7, D.12.14, E.4.12, B.4.1, B.4.3, B.4.7
Unit III – Starting Your Business <ul style="list-style-type: none"> Identify start-up costs Explain marketing strategies Discuss company logos and trademarks Examine the marketing mix and it's purpose in entrepreneurship 	<ul style="list-style-type: none"> Teacher/made handouts In-class discussion Project on logos for various companies. Quiz/test 	Business: A.12.11, A.12.16
Unit IV – Business Plan <ul style="list-style-type: none"> Identify the parts of a business plan Discuss aspects of leasing, buying on credit and credit policies Outline pricing policies and inventory control methods 	<ul style="list-style-type: none"> Speakers on banking and credit Speaker who is an entrepreneur Written business plan Business simulation Quiz/tests 	Business: A.12, B.12.13, C.BS.3, C.12.1, C.BS.6, E.BS.6, E.BS.10, E.12.4, E.12.10, E.12.13, E.12.12 Language Arts: C.12.13, E.8.3 Math: D.12.3

Sample Course (continued)
Content Area: Entrepreneurship

TITLE: Entrepreneurship

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit V – Marketing Plan <ul style="list-style-type: none"> List methods of promotion Discuss advantages and disadvantages of aspects of advertising 	<ul style="list-style-type: none"> Project on different advertisements. Make a commercial for your product. In-class discussion Quiz/Tests 	Business: E.12.3, E.12.9, F.12.6 Social Studies: E.4.10, E.8.8, E.12.7
Unit VI – Personnel Plan <ul style="list-style-type: none"> Develop an organizational chart List ways to find employees Evaluate hiring procedures and employment costs and benefits Evaluate employee training, evaluations and discipline procedures 	<ul style="list-style-type: none"> Prepare an organizational chart In-class discussion Speaker from human relations department of business. Teacher/made handouts Quiz/ tests 	Business: E.12.5, E.12.7, H.12.1, H.12.2, H.12.3, J.12.4, K.12.13
Unit VII – Legal and Insurance Policies <ul style="list-style-type: none"> Discuss Liability protection and government regulations. i.e. OSHA List legal obligations for running a business. Evaluate different types of insurance needed by a business. 	<ul style="list-style-type: none"> Speaker – attorney Speaker – insurance agent Teacher handouts In-class discussion Quiz/ tests 	Business: I12.5, I BS.4
Unit VIII – Financial Controls and Projections <ul style="list-style-type: none"> List sources of capital Identify various financial statements and discuss their significance. Discuss budgeting and forecasting of cash flow 	<ul style="list-style-type: none"> Internet project – look up financial statements from various companies. Speaker – banker or financial manager In-class discussion Quiz/ test 	Business: B12.12, C.12.1, C.12.7, C.12.9, C.BS.7, E.12.11 Math: D.12.3

Content Area: International Business

Discipline: Business and Information Technology
Focus: Management

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Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Foundations of International Business: Explain the role of international business and how it impacts business (geography, career opportunities, travel considerations)	I: A, B, D	G.12.1, G.12.5, G.12.9	
Global Business Environment: Describe how social, cultural, political, legal and economic factors impact the international business environment	IB II: A, B, C		
Global Business Ethics: Describe the environmental factors that define ethical business behavior in a global business environment	IV		
International Negotiations: Demonstrate interpersonal negotiation strategies based on cultural backgrounds and host country customs	III: C		
E-commerce: Evaluate e-commerce opportunities and recognize sound business practices specifically related to conducting international business electronically	I: A III: D VIII: B, F		
Organizational Structures: Identify forms of business ownership and entrepreneurial opportunities available in international business	V: A, B, C		
Trade Relations: Evaluate the use of trade agreements and trade barriers in the import/export process	VI: A, B, C		
International Management: Analyze special challenges in operations, production and human resource management in international business	VII: A, B, C		
International Marketing: Describe how the four marketing concepts (product, price, place, promotion) affect international business situations	VIII: A, B, C, D, E, H		
International Finance: Explain the concept of currency and exchange and the role of financial institutions	IX: A, B	G.12.7, G.12.8	
Career Development: Explore and evaluate positions and career paths in international business and how international business relates to other careers.	I: C II: A VII: B, C, F	G.12.5	
Communication: Demonstrate effective communication skills as they apply to international business.	III: A, B, D VII: B	G.12.6	
Computation: Utilize computation skills to analyze international business-related situations.	VI: C VIII: B, D, E IX: A, C, D	G.12.8	

Sample Course
Content Area: International Business

TITLE: International Business		
DESCRIPTION: International Business introduces students to various careers in international trade, finance, shipping, and marketing. Fundamental concepts, principles, and theories of business and marketing in an international setting are considered. Course content blends economic theory with international culture, business concepts and practices, and allows students opportunities for application on concepts learned. The course sparks interest in global affairs and introduces students to the differences of people and business procedures throughout the world. Students gain a strong foundation of business and marketing skills used around the globe. As our world becomes closer and we are drawn together through technology, students learn more about how events of the world shape business. This course relates to academic core area of social studies.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit I – What is International Business <ul style="list-style-type: none"> • Distinguish between domestic business and international business • Discuss why international business is important • Understand that international trade is not just a recent event Describe basic international business activities • Identify components of the international business environment • Describe skills for international business and the role of international business to workers, consumers and citizens 	<ul style="list-style-type: none"> • Questions • Guided reading of Business Week Article • Career Planning Activity • Exam or Quizzes 	
Unit II – Our Global Economy <ul style="list-style-type: none"> • Describe the basic economic problem • Describe how the market sets prices • Explain the causes of inflation • Name the three main factors of production • Understand how different countries make economic decisions • Describe the factors that affect economic development • Identify the different levels of economic development • Discuss economic principles that explain the need for international trade • Identify various measures of economic progress and development 	<ul style="list-style-type: none"> • Study guides: Vocabulary puzzle, Review • Factors of Production Poster Activity • Internet Web Quest • What is GDP? Activity (available at EconEdlink.com) • Exam or Quizzes 	Business: G.12.1 G.12.5 G.12.9

Sample Course (continued)
Content Area: International Business

TITLE: International Business

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit III - Influences in Global Business <ul style="list-style-type: none"> • Cultural Influences on International Business • Governmental Influences on International Business • Legal Influences on International Business • Ethical and Socially Responsible Considerations in Global Business • Importing, Exporting and Trade Relations 	<ul style="list-style-type: none"> • Study Guides • Free Trade, Fair Trade & Conventional Trade Debate • Job Outsourcing Mock trial • Int'l Shareholders Meeting Event Proposals • Guest speaker panel • Globalization Comes to the Table available at: http://www.microsoft.com/education/?ID=GlobalTable • Exams or Quizzes 	Business: F.8.2 F.8.3
UNIT IV - Foreign Currency Exchange and International Finance <ul style="list-style-type: none"> • Money systems around the world • Foreign exchange and currency controls • Currency transactions between countries 	<ul style="list-style-type: none"> • Study Guides • On the Trail of Thieves Foreign Currency Web quest (Available from NCBEA) • Bulletin Board Project • Virtual Business Management activities • Exams or Quizzes 	
UNIT V - Operating a Business in an International Climate <ul style="list-style-type: none"> • Methods of business ownership • Operations of a global business • Starting your own global business 	<ul style="list-style-type: none"> • Study Guides • Video: Made in India (available from Women in Film) • Guided reading of business article • Virtual Business Management activities • Microfinancing Case Study 	
UNIT VI - Managing a Business in a Global Environment <ul style="list-style-type: none"> • Management Principles • Human Resource Management • Global Financial Management • Managing for Risks 	<ul style="list-style-type: none"> • Study Guides • Guided reading of business article • Virtual Business Management activities • Spreadsheet project • Guest speaker • Exams or Quizzes 	
UNIT VII - Marketing a Business in a Global Environment <ul style="list-style-type: none"> • The Marketing Mix • Planning Global Marketing Activities • Developing Goods and Services for the Global Market • Global Pricing Strategies • Global Promotion Strategies 	<ul style="list-style-type: none"> • Study Guides • Global Got Milk? Project • International Magazine Ad Project • Exams or Quizzes 	

Content Area: Principles of Management

Discipline: Business and Information Technology
Focus: Management

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Business Organization: Analyze forms of ownership, management levels and organizational structure in business	III	H.4.1, H.4.2, H.12.2	
Management Functions: Describe management functions and their implementation in business	I	H.BS.3, H.BS.1, H.12.1	
Management Theories: Explore management theories and their application within a business environment	II	H.8.1, H.BS.3	
Ethics and Social Responsibility: Discuss the role of ethics and social responsibility in decision making	V		
Human Resource Management: Identify human resource functions and explain their importance to an organization's successful operation	VI	H.BS.4, H.BS.6	
Organized Labor: Describe the role of organized labor and its influence on government and business	VII	H.BS.5	
Operations Management: Apply management principles and project management software to design an operations plan	XI	H.BS.2	
Financial Decision Making: Interpret financial data influenced by internal and external factors to make short-term and long-term decisions	X	H.8.3	
Global Perspective: Identify global management issues	XII		
Industry Analysis: Analyze internal and external factors on competition	IX		
Technology and Information Management: Utilize information and technology tools to conduct and manage traditional business and E-commerce	VIII		
Career Development: Explore and evaluate positions and career paths in management and how management relates to other careers.		H.12.3	
Communication: Demonstrate effective communication skills as they apply to management.			
Computation: Utilize computation skills to analyze management-related situations.			

Sample Course Content Area: Management

TITLE: Business Management		
DESCRIPTION: Students taking this course will learn about the major functions of management and the skills that lead to managerial success. Management concepts and styles will be taught by involving the student in various business simulations. Students will understand the benefit of teamwork, recognize the importance of technology in decision making, and the values of ethics and social responsibility in business relationships. Successful local managers will share their expertise with students.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 1 Business and Its Environment <ul style="list-style-type: none"> Identify factors of production Distinguish between commercial, industrial and service businesses Justify use of TQM Differentiate between effectiveness and efficiency Explain differences between GDP, GNP Discuss strategies for evaluating the economic situation Identify several types of business ownership List several changes relating to the population and workforce Differentiate between command, market, and mixed economies Define morals and ethics Identify utilities used to satisfy economic wants List components of capitalism and free enterprise Identify characteristics of economic cycles Recognize significance of international business Identify cultural barriers to international trade 	<ul style="list-style-type: none"> Study guides Debate questions Virtual Management Business basics E-Commerce, International business, exchange rates, tariffs, and protectionism Internet research Exams 	Business: D.4.1, D.4.2, D.4.3, D.8.1, D.8.2, D.8.3, D.BS.4, D.BS.5, F.12.4 Language Arts: C.12.1,2,3 Social Studies: D.4.1, D.4.2, D.4.7, D.12.5, D.12.6, D.12.7, D.12.13, D.12.14
Unit 2 Management Responsibilities <ul style="list-style-type: none"> Define role of managers and their functions Name several traits of effective leadership Identify levels of command within an organization Differentiate between autocratic, democratic, and “laissez faire” leadership Identify purpose of organizational charts and its impact on communication Outline decision making and problem solving steps Describe planning tools and importance of organizing activities Discuss importance of human relations skills on the job Describe impact of harassment in the workplace and the role of management in resolving conflicts 	<ul style="list-style-type: none"> School Organizational Chart Management Style Role Play Leadership Video Study Guides Exams 	Business: A.12.5, A.12.6, D.BS.3

Sample Course (continued)
Content Area: Principles of Management

TITLE: Business Management

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 3 Human Resources <ul style="list-style-type: none"> Describe the role of HR Outline procedures used to select, promote, evaluate, and terminate employees Evaluation options for compensation and benefits Identify rationale behind employee training and development Explain the importance of career development opportunities within business Outline historical events which lead to Equal Employment opportunity, and Affirmative Action Compare pros and cons of union organization Identify impact of unionized shops on a business Identify types of discrimination and evaluate methods to handle each 	<ul style="list-style-type: none"> Review EEOC timeline Review discrimination videos Role play interviews Review of school's affirmative action and harassment plan Study guides Exam Virtual management employee module 	Business: A.BS.7, A.BS.8, A.BS.9, A.BS.13, A.BS.14, D.BS.2 Social Studies: C.12.8, D.8.10, E.8.7
Unit 4 Organizational Communication <ul style="list-style-type: none"> Describe importance of professional appearance Identify communication barriers Explain influences on formal and informal communication networks Investigate methods to handle and resolve conflicts Identify ways to improve communications and run productive meetings List strategies for resolving conflict Explain problems unique to international business Justify use of technology in the business environment 	<ul style="list-style-type: none"> Evaluation of business attire Video series Business attire booklet Role play Study guides Exam Virtual management employee and technology modules 	Business: A.8.11, A.8.12, A.8.14, A.8.15, A.12.7, A.12.8, A.12.13, A.12.14, A.12.15, A.12.16 Language Arts: C.8.2, C.8.3 Social Studies: E.8.13
Unit 5 Financial Management <ul style="list-style-type: none"> Describe types of records and budgets needed in running a business Discuss need for "vital statistics" such as the income statement, balance sheet, etc. Distinguish types of capital Explain characteristics of financial institutions and instruments Discuss significance of insurance to business 	<ul style="list-style-type: none"> Preparation of financial statements Investigation of business net worth Virtual Management employee Wages and vital statistics Study guides Exam 	Business: C.12.5, C.12.6, E.4.2 Math: B.4.5, F.12.2

Sample Course (continued)
Content Area: Principles of Management

TITLE: Business Management

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
If Time Allows: Production and Marketing Management <ul style="list-style-type: none"> • Describe marketing activities • Identify factors considered when developing a product • Diagram alternative channels of distribution • Discuss procedures to establish price • Explain options to promote products and services 	<ul style="list-style-type: none"> • Virtual Management Fleet • Warehouse Activity • Study Guides • Exam 	Business: F.12.1, F.12.2, F.12.3, F.12.4, F.12.6, F.12.7 Social Studies: D.12.5

Content Area: Marketing

Discipline: Business and Information Technology
Focus: Management

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Management & Entrepreneurship: Describe fundamental management decisions that are essential to managers and entrepreneurs	Entrepreneurship I: C, D VI: A,B, C, D,E		
Customer Service: Demonstrate skills, strategies and systems to interact effectively with others and serve customers	I	F. 8.3, F.12.7	
Economics: Explain economic principles that are fundamental to marketing	I III: C, D	F.8.3, F.12.7, F.12.9	
Foundations of Marketing: Identify the elements of the marketing mix – product, price, place, promotion	IV: A, B, C, D	F.12.2	
Ethics: Develop a code of ethical behavior for marketing	III: B	J.4.4, J.8.5, J.8.9, J.12.11, J.12.14, J.BS.3, J.BS.9	
Marketing Research: Conduct marketing research	V	F.4.1, F.8.6, F.12.6, F.BS.2	
Technology Integration: Implement marketing activities that require the use of technology	III: G IV: B	F.8.5, F.12.3	
Competition: Describe the ways marketing strategies are altered to meet competition	II: A, D	F.8.2, 8.3, F.8.6, F.12.1, F.12.3, F.12.7, F.BS.1	
Marketing Planning: Analyze the impact of short-term vs. long-term marketing planning	VI	F.12.3, F.BS.1	
Financing: Describe the cost effectiveness of marketing efforts	IV: C	F. 12.1, F.BS.5, F. BS.3	

Concepts	National Business Standards	Wisconsin Business Standards	Wisconsin Academic Standards
Career Development: Explore and evaluate positions and career paths in marketing and how marketing relates to other careers.	Career Development I II III IV V VI	K.4.4, K.8.1, K.8.2, K.8.3, K.8.4, K.8.5, K.8.8, K.8.9, K.8.10, K.8.13 K.12.1, K.12.2, K.12.3, K.12.5, K.12.6, K.12.7, K.12.8, K.12.14, K.BS.1, K.BS.2, K.BS.3, K.BS.6	
Communication: Demonstrate effective communication skills as they apply to marketing	Communication I II III IV V	A.4.2, A.4.14, A.4.16 A.8.1, A.8.6, A.8.10 A.12.1, A.12.4 F.12.1, A.12.12, A.12.16, A.12.17, A.12.19, A.BS.2, A.BS.4, A.BS.5, A.BS.8	LA.D.4.2, LA.B.8.1, LA.B.12.1, LA.C.8.1, LA.D.8.2, LA.B.12.1, LA.F.8.1, LA.B.8.2, LA.B.4.1, LA.B.12.2, LA.B.12.3, LA.C.12.1, LA.E.12.3, LA.E.12.4
Computation: Utilize computation skills to analyze marketing-related situations.	Computation I II VI: A	C.8.4, C.12.5, C.12.6, C.BS.3, C.BS.4, C.BS.6	M.F.12.2, M.B.4.5

Sample Course
Content Area: Marketing

TITLE: Introduction to Business and Marketing		
DESCRIPTION: Students will explore the role of business in their every day lives in this overview course. Topics covered will explore the nature of government and democracy, economics, global interdependence, technology, continuity and change, culture and traditions and relate them all to business in our everyday lives. After exploring basic economic concepts, the course will cover marketing, finance and entrepreneurship, often using current events in each unit and incorporating projects that draw heavily on core skills in writing, computation, research, presenting and team work.		
CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 1: Economics <ul style="list-style-type: none"> • Explain wants and needs • Identify the role of business • Describe the impact of scarcity • Identify factors of production • Compare and contrast economic systems • Describe different types of economic measures • Analyze the impact of specialization on production • Explain activities in each phase of the business cycle 	<ul style="list-style-type: none"> • Study guides: Vocabulary puzzle, Review Questions • Guided reading of Business Week Article • Factors of Production Poster Activity • Portfolio Activity: Interview with Business Owner • Internet Webquest • Charting economic trends in your daily life • Production simulation activity (sandwich factory) • Exams 	Business: F.8.3, F.12.7, F.12.9, D.4.1, D.4.2, D.8.1, D.8.2, D.12.5, D.BS.4
Unit 2: Entrepreneurship and Small Business Management <ul style="list-style-type: none"> • Describe the impact of entrepreneurs on the economy • Assess your entrepreneurial potential • Describe how marketing research is used to make management decisions • Identify technology that can assist small business • Identify opportunity costs • Describe leadership • Compare and contrast different types of business ownership • Describe global marketplace and competition 	<ul style="list-style-type: none"> • Study Guides • Simple entrepreneurial simulation • Guided reading of business article • Written report on biography of and traits of a leader/entrepreneur plus presentation on report • Virtual Business Retailing or Virtual Business Management activities • Field trip to local entrepreneur's business • Exams or Quizzes 	Business: F.8.2, F.8.3, F.8.6, F.12.1, F.12.3, F.12.7, F.BS.1, B.8.6, B.8.9

Sample Course (continued)

Content Area: Marketing

TITLE: Introduction to Business and Marketing

CONCEPTS COVERED	ASSESSMENTS/ACTIVITIES	WI STANDARDS
Unit 3: Marketing to the Consumer <ul style="list-style-type: none"> List the functions of marketing Define the Marketing mix Identify elements of the promotional mix Identify importance of marketing research Explain channels of distribution Identify different types of media used for marketing activities Describe advantages and disadvantages for each type of advertising media Name factors involved in the cost of marketing Ethics in marketing 	<ul style="list-style-type: none"> Study Guides Guided reading of business article Virtual Business Retailing or Virtual Business Management activities Market Research Project for school store Promotion project for student event or club E-commerce Webquest Infomercial analysis project Guest speaker panel Portfolio Project Exams or Quizzes 	Business: F.8.2, F.8.3, F.8.6, F.12.1, F.12.2, F.12.3, F.12.7, F.BS.2, J.8.5, J.8.9, J.12.11, J.12.14, J.BS.3, B.8.12
Unit 4: Human Resources in Business <ul style="list-style-type: none"> Describe the process of attracting and finding employees Outline the job search process for employees Identify qualities of good customer service Identify needed skills and traits for a job Describe employee retention strategies Explain how cultural differences affect business Describe characteristics of corporate culture Ethics in employment practices 	<ul style="list-style-type: none"> Study Guides Guided reading of business article Virtual Business Retailing or Virtual Business Management activities Informational Interview Community Job Interview Day Resume and Cover letter preparation Exams or Quizzes 	Business: H.8.1, H.8.2, H.8.4, H.12.1, H.12.2, H.12.3, J.BS.9, K.8.3, K.12.12
Unit 5: Managing Financial and Technological Resources <ul style="list-style-type: none"> Identify the financial records used by business Describe how financial data can be used to make managerial decisions Describe ways technology has changed the workplace Identify ways businesses use technology to share information Ethics in financial management and technology use 	<ul style="list-style-type: none"> Study Guides Guided reading of business article Virtual Business Retailing or Virtual Business Management activities Bulletin Board Project Spreadsheet project Guest speaker Exams or Quizzes 	Business: B.8.7, B.8.6, B.8.12, B.12.16, B.12.17

